

SERFF Tracking Number:	ARKS-125707507	State:	Arkansas
Filing Company:	12188 - Alfa Vision Insurance Corporation	State Tracking Number:	#94468 \$100
Company Tracking Number:	AVIC AR 081		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	n/a		
Project Name/Number:	/		

## Filing at a Glance

Company: 12188 - Alfa Vision Insurance Corporation

Product Name: n/a

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Rate/Rule

SERFF Tr Num: ARKS-125707507

SERFF Status: Closed

Co Tr Num: AVIC AR 081

Co Status:

Author:

Date Submitted: 06/23/2008

State: Arkansas

State Tr Num: #94468 \$100

State Status: Fees verified and received

Reviewer(s): Alexa Grissom, Betty Montesi

Disposition Date: 06/26/2008

Disposition Status: Filed

Effective Date (New): 07/14/2008

Effective Date (Renewal):

08/16/2008

Effective Date Requested (New):

Effective Date Requested (Renewal):

State Filing Description:

## General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 06/26/2008

State Status Changed: 06/24/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

## Company and Contact

### Filing Contact Information

NA NA,

NA

NA@NA.com

(123) 555-4567 [Phone]

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Product Name:	n/a		
Project Name/Number:	/		

NA, AR 00000

**Filing Company Information**

12188 - Alfa Vision Insurance Corporation	CoCode: 12188	State of Domicile: Arkansas
No Address	Group Code:	Company Type:
City, AR 99999	Group Name:	State ID Number:
(999) 999-9999 ext. [Phone]	FEIN Number: 99-9999999	
	-----	

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<i>Product Name:</i>	<i>n/a</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## **Filing Fees**

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	06/26/2008	06/26/2008
Objection Letters and Response Letters			

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Alexa Grissom	06/26/2008				
Industry						
Response						

<i>SERFF Tracking Number:</i>	<i>ARKS-125707507</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>12188 - Alfa Vision Insurance Corporation</i>	<i>State Tracking Number:</i>	<i>#94468 \$100</i>
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<i>Product Name:</i>	<i>n/a</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Disposition

Disposition Date: 06/26/2008

Effective Date (New): 07/14/2008

Effective Date (Renewal): 08/16/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	ARKS-125707507	State:	Arkansas
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Product Name:	n/a		
Project Name/Number:	/		

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	No
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	No
Supporting Document	NAIC loss cost data entry document	Filed	No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	No
Supporting Document	ARKS-125707507		No

*SERFF Tracking Number:*      *ARKS-125707507*      *State:*      *Arkansas*  
*Filing Company:*      *12188 - Alfa Vision Insurance Corporation*      *State Tracking Number:*      *#94468 \$100*  
*Company Tracking Number:*      *AVIC AR 081*  
*TOI:*      *19.0 Personal Auto*      *Sub-TOI:*      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*      *n/a*  
*Project Name/Number:*      */*

## **Objection Letter**

Objection Letter Status      Pending Industry Response

Objection Letter Date      06/26/2008

Submitted Date

Respond By Date

Dear NA NA,

This will acknowledge receipt of the captioned filing. Please clarify the returned check rule, B 05.

Please feel free to contact me if you have questions.

Sincerely,

<i>SERFF Tracking Number:</i>	<i>ARKS-125707507</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>12188 - Alfa Vision Insurance Corporation</i>	<i>State Tracking Number:</i>	<i>#94468 \$100</i>
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<i>Product Name:</i>	<i>n/a</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## **Rate Information**

Rate data does NOT apply to filing.



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Product Name:	n/a		
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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** ARKS-125707507

06/27/2008

### Comments:

### Attachments:

ARKS-125707507.pdf  
ARKS-125707507-a.pdf  
ARKS-125707507-b.pdf  
ARKS-125707507-c.pdf  
ARKS-125707507-d.pdf  
ARKS-125707507-e.pdf  
ARKS-125707507-f.pdf  
ARKS-125707507-g.pdf  
ARKS-125707507-h.pdf  
ARKS-125707507-i.pdf  
ARKS-125707507-j.pdf  
ARKS-125707507-k.pdf  
ARKS-125707507-l.pdf



**THE VISION INSURANCE GROUP, LLC**  
Representing Alfa Insurance Companies

ARKS-125707507AG

# 94468

100.00

June 20, 2008

Ms. Alexa Grissom  
Property and Casualty Division  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

**FILED**

JUN 23 2008

PROPERTY AND CASUALTY  
ARKANSAS INSURANCE DEPT.

Re: Private Passenger Auto Rate and Rule Filing  
Alfa Vision Insurance Corporation (NAIC #12188)  
Effective: July 14, 2008 New Business  
August 16, 2008 Renewals

Dear Ms. Grissom:

Please accept the following Rate and Rule filing for the Private Passenger automobile program for Alfa Vision Insurance Corporation (AVIC). We are designating this filing as file and use with proposed effective dates of July 14, 2008 for New Business and August 16, 2008 for Renewals.

The total overall indication is -7.5% with a selected of -6.0%, consisting of a 4.1% decrease on liability and 11.4% decrease on physical damage. Most coverages track very closely to the indicated need.

Enclosed are the required filing forms, the filing fee of \$100.00, a duplicate copy of this cover letter to be stamped and returned upon your approval, and a postage-paid envelope for that purpose.

We believe these rates to be adequate, not excessive, nor unfairly discriminatory. We attest that they are in compliance with the applicable laws of Arkansas.

If you have any questions or require additional information, please contact me (877/884-7466, ext. 2509). Thank you for your time and attention to this filing.

Sincerely,

*Steve Grizzle*

Mr. Steven L. Grizzle  
Senior Product Manager  
Vision Insurance Group  
210 Westwood Place  
Brentwood, TN 37027

**RECEIVED**

JUN 23 2008

PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

**Alexa Grissom**

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**From:** SGrizzle@vision-ins.com  
**Sent:** Thursday, June 26, 2008 11:43 AM  
**To:** Alexa Grissom  
**Subject:** Re: Alfa Vision Rate/Rule Filing  
**Attachments:** Rule Number B05 revised (6-26-08).doc

Dear Ms. Grissom,

You are correct. Our intent is only to go back to the TERM inception for an NSF check. I have revised the rule and attached. Thanks for your assistance.

Steve Grizzle  
Senior Product Manager  
Vision Insurance Group  
615-312-2509  
sgrizzle@vision-ins.com

Alexa.Grissom@arkansas.gov

06/26/2008 11:23 AM

To sgrizzle@vision-ins.com

cc

Subject Alfa Vision Rate/Rule Filing

Dear Mr. Grizzle

Please clarify Rule B 05 concerning returned checks. It appears from the wording of the rule, that a policy could be voided back to inception when a check is returned after a renewal. Is this the intent?

Sincerely

Alexa B. Grissom  
Certified Analyst  
Property & Casualty  
(501) 371-2803

6/26/2008

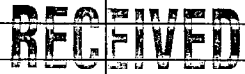
2

**Property & Casualty Transmittal Document (Revised 1/1/05)**

<b>1. Reserved for Insurance Dept. Use Only</b>     	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: f. State Filing #: g. SERFF Filing #:
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<b>3. Group Name</b>	<b>Group NAIC #</b>
Alfa Insurance	0005

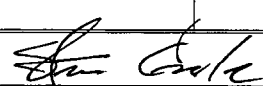
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>
Alfa Vision Insurance	Alabama	12188	20-1319603

  
JUN 23 2008

<b>5. Company Tracking Number</b>	AVIC AR 081 PROPERTY AND CASUALTY DIVISION ARKANSAS INSURANCE DEPARTMENT
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Steve Grizzle 210 Westwood Place Brentwood, TN 37027	Senior Product Manager	615-312-2509 877-884-7466 ext. 2509	615-312-2559	sgrizzle@vision-ins.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Steve Grizzle

**Filing information** (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0 Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	19.001 Private Passenger Auto
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 7/14/08                      Renewal: 8/16/08
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved



## Property & Casualty Transmittal Document—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>AVIC AR 081</b>
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<b>21.</b>	<b>Filing Description</b> [This area should be similar to the body of a cover letter and is free-form text]
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<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
------------	---

**Check #:**  
**Amount: \$100.00**

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

4



**RATE/RULE FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing.)

1.	<b>This filing transmittal is part of Company Tracking #</b>			<b>AVIC AR 081</b>
2.	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)			
<input type="checkbox"/> Rate Increase <input type="checkbox"/> Rate Decrease <input type="checkbox"/> Rate Neutral (0%)				
3.	<b>Overall percentage rate impact for this filing</b>			-6.0%
4.	<b>Effect of Rate Filing – Written premium change for this program</b>			\$947,598 decrease based on 2007 written premium.
5.	<b>Effect of Rate Filing – Number of policyholders</b>			42,123
6.	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>			File and Use
7.	<b>Rate Change by Company</b>			
	<b>Company Name</b>	<b>Percentage Change for this program</b>	<b># of policyholders for this program</b>	<b>Written premium for this program</b>
	Alfa Vision Insurance	-6.0%	42,123	\$15,793,313 (2007)
8.	<b>Overall percentage of last rate revision</b>			3.2%
9.	<b>Effective Date of last rate revision</b>			6/27/07
10.	<b>Filing Method of Last filing</b> (Prior Approval, File & Use, Flex Band, etc.)			File and Use
11.	<b>Exhibit Name/Description /Synopsis</b>	<b>Rule # or Page #</b>	<b>Replacement or withdrawn?</b>	<b>Previous state filing number, if required by state</b>
01	Rule Pages		<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	
02	Rate Pages		<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	
03	Indications		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	
04	Calculation of Overall Net Effect		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	
05			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	

To be complete, a rate/rule filing must include the following:

1. A completed Rate/Rule Filing Transmittal document (PC RRFS-1) (Do not refer to the body of the filing for the component/exhibit listing.) and,
2. A completed Property & Casualty Transmittal Document (PC TD-1) and,
3. One copy of all rate/rule components/exhibits submitted with the filing, and
4. The appropriate state review requirements, if required, and
5. The appropriate filing fees, if required, and
6. A postage-paid, self-addressed envelope large enough to accommodate the return
7. You should refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)



## ARKANSAS INSURANCE DEPARTMENT

FORM A-1  
Rev. 4/98

## PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name Alfa Vision InsuranceNAIC No. 12188

Group No. \_\_\_\_\_

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? No
2. Do you furnish a market for young drivers? Yes  
Over age 65 drivers? Yes
3. Do you require collateral business to support a youthful driver risk? No
4. Do you insure driver with an international or foreign driver's license? Yes
5. Specify the percentage you allow in credit or discounts for the following:
  - a. Driver Over 55 5%
  - b. Good Student Discount 5%
  - c. Multi-car Discount 25%
  - d. Accident Free Discount\* 0%  
\*Please Specify Qualification for Discount \_\_\_\_\_
  - e. Anti-theft Discount 0%
  - f. Other (specify)  
Transfer 10-20%  
Renewal 10%  
Paid in Full 10%
6. Do you have an installment payment plan for automobile insurance? Yes  
If so, what is the fee for installment payments? \$8 for direct bill or \$3 for EFT
7. Does your company utilize a tiered rating plan? No If so, list the programs and percentage difference.  
State the current volume for each program.  
Alfa Vision Insurance \$11,259,365 Inforce Premium

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

[Signature]  
Signature  
Senior Product Manager  
Title  
615-312-2509  
Telephone Number



**Alfa Vision Insurance Corp - Private Passenger Auto Rules**

<b>Rule Number:</b>	<b>G 00</b>		
<b>Rule Description:</b>	<b>Table of Private Passenger Auto Rules</b>		
<b>Rule Class Description</b>	<b>Rule Number</b>		
General Information	G 01	Commissions	
	G 02	SR-22 Filings	
	G 03	Non Owner Policy	
	G 04	Named Driver Exclusion	
	G 05	Brokering or Sub-brokering	
Procedures	P 01	Binding Authority	
	P 02	New Business Procedures	
	P 03	Uprate Procedures	
	P 04	Cancellation Procedures	
	P 05	Endorsement Procedures	
	P 06	Material Misrepresentation	
Coverages	C 01	Liability Bodily Injury/Property Damage (BI/PD)	
	C 02	Uninsured Motorists Bodily Injury (UM BI)	
	C 03	Underinsured Motorists Bodily Injury (UIM)	
	C 04	Uninsured Motorists Property Damage (UM PD)	
	C 05	Personal Injury Protection (PIP)	
	C 06	Comprehensive	
	C 07	Collision	
	C 08	Rental Reimbursement	
	C 09	Towing & Labor	
	C 10	Additional Equipment	
	C 11	Accidental Death	
Underwriting Rules	UR 01	General	
	UR 02	Prior Approval	
	UR 03	Policy Terms	
	UR 04	Vehicles Insured	
	UR 05	VIN (Vehicle ID Number)	
	UR 06	Physical Damage Inspection	
	UR 07	Listed Operators	
	UR 08	Driver's Licenses	
	UR 09	Out-of-State Risks	
	UR 10	Military Risks	
	UR 11	Students	
	UR 12	Business Use	
	UR 13	Discount Documentation	
Unacceptable Risks	UAR 01	Unacceptable Policies	
	UAR 02	Unacceptable Drivers	
	UAR 03	Unacceptable Vehicles	
	UAR 04	Unacceptable Business Use	
	UAR 05	Unacceptable for Physical Damage	

**Alfa Vision Insurance Corp - Private Passenger Auto Rules**

**Rule Number:** G 00  
**Rule Description:** Table of Private Passenger Auto Rules (continued)

<b>Rule Class Description</b>	<b>Rule Number</b>	
Rating Information	RI 01	Territory
	RI 02	Model Year
	RI 03	Symbols
	RI 04	Driver Assignment
	RI 05	Driver Classification
	RI 06	Driving Record
	RI 07	Point Charges
	RI 08	Discounts
	RI 09	Surcharges
	RI 10	Ineligible Risk Surcharge
Billing, Renewals, & Fees	B 01	Installment Billing Plans
	B 02	Renewal Offers
	B 03	Return Premiums
	B 04	Reinstatements/Rewrites
	B 05	Returned Checks
	B 06	Fees
	B 07	Third Party Checks
Electronic Transactions	ET 01	New Business Upload
	ET 02	File Maintenance Requirements
	ET 03	Audit Requirements

**Rule Number:** G 01  
**Rule Description:** Commissions

- Ultra: Commission is 15%, new and 12.5% for renewal.

**Rule Number:** G 02  
**Rule Description:** SR-22 Filings

- You have the authority to issue SR-22s in your office.
- There is a \$15 fee for each filing. No additional points are charged for filings.
- The name on the filing must appear exactly as it reads on the driver's license.
- Liability limits must meet the statutory limits for the state.
- We will file SR-22s in Arkansas only.
- Drivers with a SR-22 may not have an Unverifiable Driving Record.



**Rule Number:** G 03  
**Rule Description:** Non Owner Policy

- Under this option the named driver has Bodily Injury and Property Damage Liability protection for the use of non-owned vehicles only. UM/UIM BI and PIP coverages may be purchased upon request. Physical Damage coverages and/or business or artisan usage are not available on named operator policies.
- Only one driver may be insured on a named operator policy. There is no coverage for a spouse, family member, household member, or any other person; nor is there coverage for any auto owned by the insured, a spouse, a family member, or a household member. In order to receive the marital status rate, complete spousal information is required (name, date of birth, and driver's license/social security number) – List in Additional Information Section on application.
- If the insured's exposure situation changes and a vehicle is purchased and submitted via an endorsement change to the policy, the Named Operator policy will be changed to a Personal Auto policy. At this time, any other household members will be verified.



**Rule Number:** G 04

**Rule Description:** Named Driver Exclusion

1. Endorsements excluding coverage while a named individual or several individuals are operating an insured motor vehicle are permitted.
2. **NEW BUSINESS:** The named insured must sign the application excluding the specifically named operator(s) from coverage and complete and sign and date the Driver(s) Exclusion Form 00 PA US EX. This exclusion will apply to the current policy term and all renewals and may only be superceded by an endorsement request to add the excluded person(s) to the policy as a driver.
3. **IN-FORCE POLICIES:** To exclude specific individuals during the policy term, submit the current edition of Form 00 PA US EX , properly completed, showing the effective date of the change and observing proper binding rules. An amended declaration page will be issued. The endorsement will only be superceded by a request to add the excluded person(s) to the policy as a driver.
4. Two policies in one household are not acceptable.

**Rule Number:** G 05

**Rule Description:** Brokering or Sub-brokering

You may not broker or sub-broker business from other producers. Do not give ID cards or underwriting materials to other producers, and do not accept application from them for risks that they have underwritten or will service outside of your office.

**Rule Number:** P 01  
**Rule Description:** Binding Authority

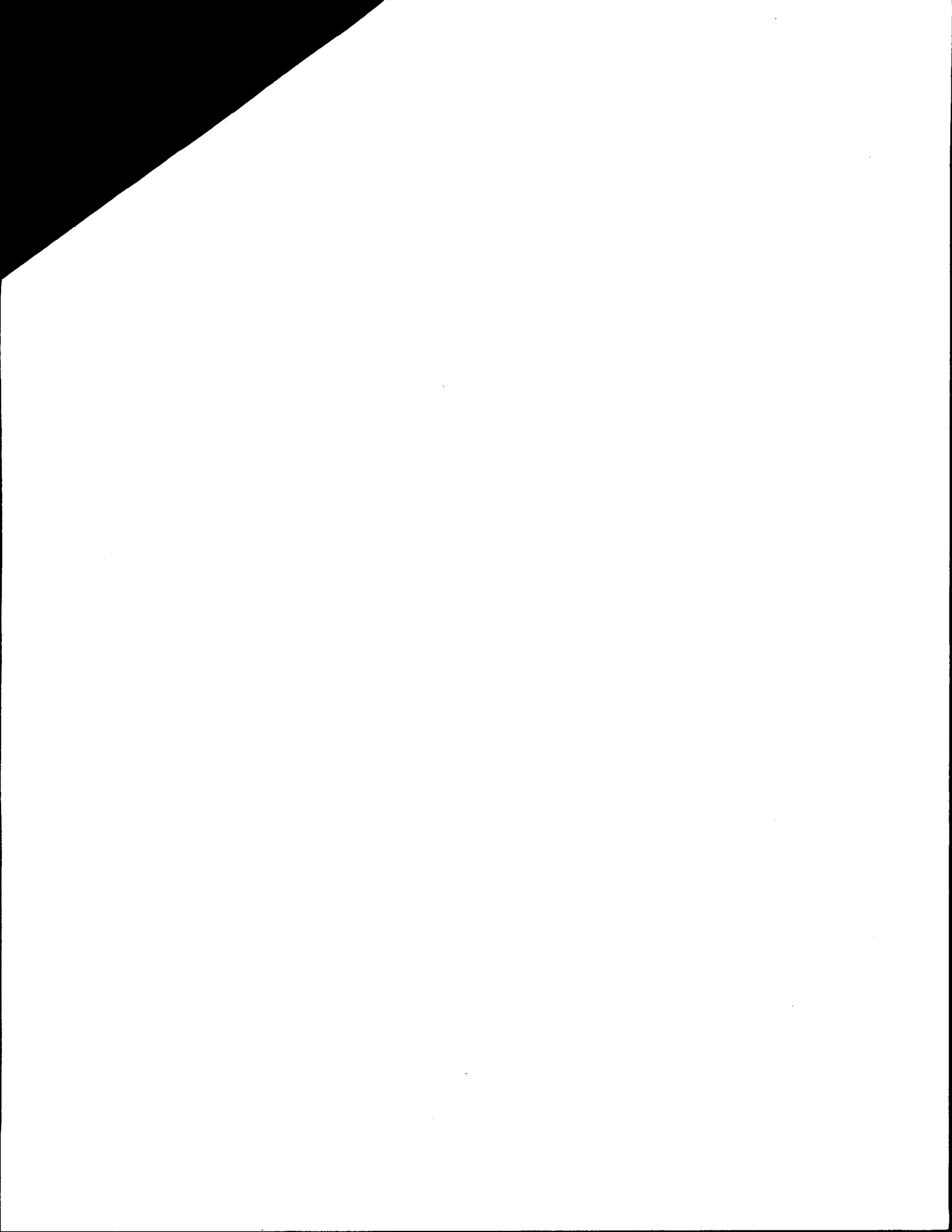
- Binding authority for physical damage coverage is suspended during a tornado, hurricane, flood, hail or winter storm watch or warning. During the watch or warning, an agent may not bind any new risk for physical damage, lower the deductible, or add physical damage to any existing liability policy. For 48 hours after the watch or warning is lifted, the agent must personally inspect every proposed risk to ensure that no loss has taken place. The agent should note on the application that the inspection was made.

**Rule Number:** P 02  
**Rule Description:** New Business Procedures

Applications must be completed fully and legibly, including all signatures, binding time and date. Both the named insured and the producer must sign the application. The application is part of the policy contract and must be complete. By signing, the insured is agreeing that the information contained in the application is accurate. A policy will be issued promptly based on the application submitted and the surcharges determined from the application and MVR. If additional surcharges are disclosed by the MVR, information concerning the surcharges will be sent to the producer. Upon underwriting approval of the risk, we will issue the policy and mail the dec page and policy jacket from the home office. Car dealership business is acceptable only when personally produced by a licensed producer who is a principal or employee of the agency. Unlicensed dealership personnel may not produce business (this includes quoting, representing coverages, filling out an application, or collecting money).

**Rule Number:** P 03  
**Rule Description:** Uprate Procedures

If we adjust (uprate) the premium at the time of original application, premiums result from endorsements, we will send an uprate notice to reasons for the uprate. Any additional amounts due will be billed. Cancellation is based on equity, and the policy will cancel sooner than amounts are not paid promptly. A cancellation notice will be sent no later date on which the equity will be exhausted.



**Rule Number: P 04**  
**Rule Description: Cancellation Procedures**

- Cancellation requests must be signed by the named insured. Cancellations may be requested by returning the original policy to Alfa Vision or by submitting a written request. No flat cancellations are allowed without Alfa Vision's approval. All policies are subject to short-rate cancellation if the policy is refused by the insured or the insured requests cancellation. In all other cases, the policy will be canceled pro rata. We are required to give advance notice to the lienholder unless the lienholder also signs the cancellation request.

After the first sixty (60) days of the policy period, Alfa Vision may cancel the policy with twenty (20) day written notice provided that the cancellation is for one or more of the following reasons:

Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy:

The named insured or any driver of the insured vehicle convicted of:

- 1) Driving while intoxicated;
- 2) Homicide or assault arising out of use of a motor vehicle;
- 3) Three (3) separate convictions of speeding or reckless driving, or combination of two (2) during the policy period, including (3) months prior to the effective date of the policy;

Non-Payment of premium (due written notice will be mailed or delivered as required by Arkansas statute)

In the event the policy has three (3) losses, where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a 12 month term will be non-renewed giving at least thirty (30) day advance notice. Claims arising from natural causes will not be considered when evaluating loss history.

**Rule Number:** P 05  
**Rule Description:** Endorsement Procedures

Address changes may be phoned in. All other endorsements must be mailed or faxed. An endorsement that reduces coverage or deletes a vehicle without substitution requires the signature of the named insured or spouse on the Alfa Vision Endorsement and must be mailed or faxed to Vision. An endorsement to add a newly acquired auto to a policy must be mailed to Vision within 30 days of purchase. If we are notified within 30 days, coverage will begin from the date the vehicle was acquired. If we are not notified within 30 days, coverage will begin at 12:01 a.m. on the day after the postmark date. Endorsements for the following will be effective at 12:01 a.m. on the day after the postmark:

- a) Adding physical damage to a vehicle that currently carries liability only;
- b) Adding Rental Reimbursement, Towing & Labor or Additional Equipment; or
- c) Reducing a physical damage deductible.
- d) Rejection of PIP, UM and UIM

A policy may not be endorsed mid-term for changes in:

- a) Named insured (policy assignment) except to a surviving spouse;
- b) Producer of record;
- c) Driver age, experience, or points;
- d) Payment plan;
- e) Policy term;
- f) Discounts; or
- g) Commission program.

Any change that affects premium will be calculated at rates that were in effect on the term effective date. The premium will be pro-rated. We will bill for any additional premium due. If a change results in additional premium, however, a cancellation notice is likely to generate unless a portion of the increase is submitted with the change request. We recommend submitting 50% of the premium difference at the time of the endorsement. Return premium of \$10.00 or less will not be refunded unless requested in writing by the insured.



**Rule Number:** P 06  
**Rule Description:** Material Misrepresentation

- The insured is responsible and obligated to truthful and fully completing an application for insurance. Material misrepresentation on the application may effect the insureds eligibility to receive the benefits of the insurance contract.
- If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations
- Alfa Vision has the right to not pay a claim on a policy if information presented on the application is false and misleading and this information results in a premium charge or in the Company accepting an otherwise unacceptable risk.
- Among the information most often misrepresented
  - Drivers (list or exclude all persons age 14 and older in the household)
  - Driving Record
  - Vehicle Type and Use
  - Garaging Address
  - State of Residency(must live in Arkansas at least 10 months of the year)

**Rule Number:** C 01

**Rule Description:** Liability Bodily Injury/Property Damage (BI/PD)

- Limits must be the same on each vehicle of a multi-car risk. Available limits 25/50/25, 50/100/25, 50/100/50 and 100/300/50. You may bind coverage on any acceptable risk for limits up to 50/100/50.
- 100/300/50 Underwriting Rules:  
To be eligible for 100/300/50 limits, the risk must qualify under all of the following rules:
  1. Drivers age 21 and older may have no more than 5 points during the prior 36-month period.
  2. Drivers age 20 and younger must be free of at-fault accidents and violations (0 points) during the prior 36-month period.
  3. The named insured must be 25 years of age or older.

**Rule Number:** C 02

**Rule Description:** Uninsured Motorists Bodily Injury (UM BI)

UM BI must be included on all liability policies unless the named insured signs the rejection statement on the back of the application. If UM is rejected, subsequent renewal policies will not include UM unless the named insured requests the coverage in writing. UM limits must be equal to or less than the Liability BI limits. Selected limits will apply to all vehicles and drivers on the policy.

**Rule Number:** C 03

**Rule Description:** Underinsured Motorists Bodily Injury (UIM BI)

Every policy that includes UM BI, must include UIM BI unless the named insured signs the rejection on the back of the application (UIM BI may not be purchased if UM BI is rejected). If UIM is rejected, subsequent renewal policies will not include UIM unless the named insured requests the coverage in writing. UIM limits must be equal to or less than the UM BI limits (for limits less than UM BI, the named insured must sign the rejection). Coverage and limits must be the same on each vehicle of a multi-car risk.

**Rule Number:** C 04

**Rule Description:** Uninsured Motorists Property Damage (UM PD)

Every policy with UM BI must include UM PD unless the named insured signs the rejection on the application. (UM PD may not be purchased if UM BI is rejected) If UM PD is rejected, subsequent renewals will not include UM PD unless the insured requests coverage in writing.

**Rule Number:** C 05

**Rule Description:** Personal Injury Protection (PIP)

Every policy with BI/PD must include PIP unless the named insured signs the rejection on the back of the application. Coverage and limits must be the same on each vehicle of a multi-car risk.

**Rule Number:** C 06  
**Rule Description:** Comprehensive

Comprehensive may not be written alone. It is available only when BI/PD and Collision has been purchased. Available deductibles are \$100, \$250, \$500, \$750, and \$1000. Deductible chosen must be the same for Comprehensive and Collision.

**Rule Number:** C 07  
**Rule Description:** Collision

Collision may not be written alone. It is available only when BI/PD and Comprehensive has been purchased. Available deductibles are \$100, \$250, \$500, \$750, and \$1000. Deductible chosen must be the same for Comprehensive and Collision.



**Rule Number:** C 08

**Rule Description:** Rental Reimbursement

Rental Reimbursement covers the cost of a rental car needed due to a loss to an insured vehicle. It is available only when physical damage coverages have been purchased. The limit is \$20 per day, up to a maximum of \$600.

**Rule Number:** C 10

**Rule Description:** Additional Equipment

1. Custom Parts or Equipment coverage provides physical damage protection to custom parts or equipment, devices, accessories, enhancements, and changes, other than those that are originally manufacturer installed, which alter the appearance or performance of a vehicle. This includes any electronic equipment, antennas and other devices used exclusively to send or receive audio, visual or data signals or play back recorded media, other than those which are original manufacturer installed, that are permanently installed in a covered vehicle using bolts or brackets, including slide-out brackets. Radar detectors are excluded.
2. Coverage will extend to the lesser of the actual cash value, declared value or actual cost to repair. The insured will be required to maintain and present proof of purchase and proper installation and present it upon request.
3. Vehicle may not have Custom Parts or Equipment coverage without purchasing Physical Damage coverage.
4. The limit of Additional Equipment coverage is \$2,500

**Rule Number:** C 11  
**Rule Description:** Accidental Death

Accidental Death Benefit covers an eligible person (as defined in the policy) in the event of death that is caused by an accident and result from the maintenance or use of a motor vehicle. Principle sum amount will be paid in the amount of \$5,000. This coverage is not permitted if Personal Injury Protection coverage is selected on the policy.

**Rule Number:** UR 01  
**Rule Description:** General

All risks are subject to final underwriting approval by Alfa Vision. It is impossible to put in writing all situations that may arise and our response to each, but we have attempted to cover as many as possible in the following guidelines. Nevertheless, Alfa Vision reserves the right to decline any risk.

**Rule Number:** UR 02  
**Rule Description:** Prior Approval

Prior approval from an underwriter is required before binding coverage on the following risks:

1. Drivers over age 70. A medical certification must be submitted.
2. Drivers who are physically or medically impaired, for example, epileptics and heart patients or drivers who require special equipment. A medical certification must be submitted.
3. Additional Equipment valued at more than \$2,500.

**Rule Number:** UR 04  
**Rule Description:** Vehicles Insured

All vehicles registered to the named insured must be listed as insured vehicles on the policy. The named insured may be someone other than the registered owner of the vehicle if that person has an insurable interest in the vehicle. In this case, the registered owner must be listed on the policy, but he may be excluded from coverage. All bills, cancellation notices, and other correspondence will be mailed only to the named insured, not necessarily to the registered owner of the vehicle.

**Rule Number:** UR 05  
**Rule Description:** VIN (Vehicle ID Number)

Please verify the VIN against the registration or by physically inspecting the VIN plate in the vehicle. If the VIN on the application is missing, incomplete, or incorrect, it may result in a delay in processing, incorrect rating, or cancellation for unacceptability.

**Rule Number:** UR 06  
**Rule Description:** Physical Damage Inspection

Each vehicle must be inspected if physical damage coverage is requested. Any existing damage must be noted in the Vehicle Condition section of the application. We encourage the producer to physically inspect each vehicle; however, if a physical inspection by the producer is not possible, the applicant may report the vehicle condition on the application (initials required). We reserve the right to request photos at the underwriter's discretion.



**Rule Number:** UR 07  
**Rule Description:** Listed Operators

We must be notified of:

**Rated Drivers.**

All drivers, regardless of age, relationship who operate the insured vehicle(s) on a regular basis, even if they reside outside the named insured's household – List in Drivers' Section on application.

**Underage Drivers.**

All unlicensed persons age fourteen or fifteen who reside in the named insured's household – List in Additional Information Section on application.

The insured must notify Vision within fourteen days of any person who becomes a household resident or reaches the age of fourteen, after the date of the application.

Within 30 days of turning sixteen, the younger household member will be added as a driver and the policy premiums will be recalculated.

**Excluded Drivers.**

Any driver may be excluded from the policy except those requiring an SR-22 filing. Unlicensed operators will be considered for rating, unless excluded. Drivers can not be excluded from specific vehicles on the policy. Individuals that have never been licensed or license has been permanently revoked are unacceptable risks and must be excluded – List in Named Driver Exclusion Section on application.

**Coverage may be denied if an undisclosed driver is operating an insured vehicle at the time of the accident!**

**Rule Number:** UR 08  
**Rule Description:** Driver's Licenses

**Driver's Licenses**

Every driver must have a valid driver's license or a license permit (except a driver with a suspended or revoked driver's license status seeking to regain their license through a financial responsibility filing). We will verify the information through the MVR. See "Unacceptable Drivers" and "Point Charges" Sections for more details.

**Learner's Permits.**

Learner's permits, temporary licenses, or interim licenses are acceptable, but they are subject to verification that they have been converted to regular driver's licenses. If not converted, they are subject to cancellation. Any driver under the age of sixteen will be rated as a sixteen year-old risk.

**Foreign Licenses.**

Foreign or international licenses are acceptable, but they will be subject to a miscellaneous surcharge.

**Revoked Licenses.**

Drivers with permanently revoked licenses are unacceptable and must be excluded.

**Suspended Licenses.**

Drivers with suspended licenses are unacceptable and must be excluded, unless seeking to regain their license through a financial responsibility filing. If an MVR is unobtainable, a miscellaneous surcharge will apply.

**Rule Number:** UR 09  
**Rule Description:** Out-of-State Risks

The named insured must reside in Arkansas and the vehicles must be garaged in Arkansas for at least ten (10) months of the year. If the named insured moves out of state or the vehicle is moved out of state during the policy period, we will cancel the policy effective the date of the move. If one of the drivers or vehicles on the policy moves out of state but the named insured (and his other owned vehicles) remain in the state, we will request that the out-of-state vehicle be removed from the policy and an appropriate policy be obtained in the new state for that vehicle. Alfa Vision can provide coverage in some other states, and an underwriter can provide you with the name of a resident producer in that state.

**Rule Number:** UR 12  
**Rule Description:** Business Use

We will accept limited, local artisan and small business use involving the insured's use of a vehicle to travel to and from job sites or locations where business is conducted. Examples of acceptable business use include sales reps, contractors, gardeners, landscapers, electricians, painters, plumbers, etc. The vehicle may contain toolboxes & other equipment necessary to perform the business involved, but it may not contain signage or company logos. The vehicle must be registered to an individual, not to a business, and it may not be driven by employees. A Business Use surcharge will be applied

**Rule Number:** UR 13

**Rule Description:** Discount Documentation

When documentation is required for discounts, it must be submitted with the application. If the required documentation is submitted later, but within the first thirty (30) days of the policy period, we will honor the allowable discount back to the effective date. If not received in the first thirty (30) days then the policy will be appropriately uprated. If the documentation is received after thirty (30) days then the policy will be appropriately discounted from the date we receive the required documentation.

**Rule Number:** UAR 01  
**Rule Description:** Unacceptable Policies

1. The named insured does not reside in Arkansas, or the vehicles are not principally garaged in Arkansas.
2. A business, partnership, corporation, organization, or anyone other than a private individual as the named insured.
3. Premium financed policies (unless authorized by Company).
4. Applicant/First Named Insured who is a minor (under age 18). The parent or legal guardian must be the applicant and named insured who signs the application if a minor is a driver.
5. The policy does not include all titled/registered vehicles of the named insured.
6. Any policy where any insured has been convicted of insurance fraud.

**Rule Number:** UAR 02  
**Rule Description:** Unacceptable Drivers

1. Drivers under age 16 (except those with a valid license or permit).
2. Drivers resident in the state less than ten (10) months per year (including migratory risks, transients, and seasonal workers).
3. Drivers without a garaging address
4. Military risks stationed outside the state.
5. Students attending school in another state.
6. Drivers without a valid license (except those actively seeking to regain their license).
7. Entertainers, celebrities, athletes, or any other well-known persons.
8. Employees or family members of either, of The Vision Insurance Group or Alfa Vision Insurance Corporation.

**Rule Number: UAR 03**  
**Rule Description: Unacceptable Vehicles**

1. Vehicles garaged outside the state.
2. Vehicles with symbols greater than 23 (1990 or newer vehicles) or 18 (1989 or older vehicles).
3. Commercial, emergency, public livery, or for-hire vehicles.
4. Racing vehicles.
5. Gray market vehicles (vehicles imported to the U.S. and not meeting safety standards).
6. Vehicles with more or less than four (4) wheels. (Dualies with six (6) wheels with a load capacity of one ton or less are acceptable.)
7. Vehicles with a load capacity greater than 1 ton (2,000 pounds).
8. Kit cars, custom-built cars, dune buggies, bajas, buses, limousines, motor homes, camper vans, or travel trailers.
9. Flatbed, stake, panel, or tow trucks.
10. Motorcycles, ATVs, snowmobiles, or golf carts.
11. Recreational vehicles, including all motor homes, and off-road vehicles (4x4s and dune buggies used off-road).
12. Parade or show cars, antiques, or classics.
13. Vehicles rented or leased to others.
14. Vehicles owned, rented, or leased in a company name.
15. Vehicles equipped for snow plowing.
16. Vehicles not licensed for highway use.



**Rule Number:** UAR 04  
**Rule Description:** Unacceptable Business Use

1. Livery risks including, but not limited to: taxi or limousine service, school or day care transportation, church transportation, worker transportation (except car pool), hotel or motel transportation, group or retirement home resident transportation, medical patient transportation.
2. Retail or wholesale delivery, including but not limited to: laundry, mail, magazine, newspaper, or package delivery.
3. Pizza delivery or any other type of food delivery. Drivers whose occupation involves pizza or food delivery.
4. Wide or oversized load escort service.
5. Employee use of a vehicle.
6. Vehicles used in auto business operations (the selling, servicing, transporting, storing, parking, or fueling of motor vehicles).
7. Vehicles used for towing, repossession, driver training, security work or law enforcement.
8. Hauling for hire (debris, junk, etc.).

**Rule Number:** UAR 05  
**Rule Description:** Unacceptable for Physical Damage

1. Stated-value policy.
2. Vehicles more than fifteen (15) years old on new business. (Renewals of these vehicles will be rated as 15-year-old vehicles.)
3. Conversion vehicles (Vans, pickups, or utility vehicles which have conversion packages of more than \$5,000).
4. Vehicles with custom changes including, but not limited to, mechanical or structural additions or substitutions.
5. Trailers of any kind.
6. The following excluded equipment (cannot be written even as additional equipment):  
Mobile radios, scanning monitor receivers, radar detectors, television sets, VCRs,  
VCPs, computers, antennas or accessories for preceding.
7. ACV exceeding \$70,000.
8. Aluminum, fiberglass, or composite body
9. Salvaged or rebuilt vehicles
10. Physical Damage only policies

**Rule Number:** RI 01  
**Rule Description:** Territory/Zip Code

1. Use the ZIP code where the vehicle is principally garaged.
2. Rate using garaging ZIP code, not mailing ZIP code.
3. If mailing address and garaging address differ, Both should be listed in the appropriate section of the application
4. Principal place of garaging must be in Arkansas at least ten (10) months a year for at least one (1) vehicle on the policy.
5. If Alfa Vision is notified that the insured has moved out-of-state, the policy will be either canceled or non-renewed based on the specific time remaining in the policy period and applicable Arkansas statutes. Further, the insured will also be subject to an Ineligible Risk Surcharge (Refer to Rule RI 09 – Surcharges).

**Rule Number:** RI 03  
**Rule Description:** Symbols

1. Alfa Vision uses vehicle symbols which are automatically generated by our rating software.
2. To ensure an accurate quote, please ensure that the Vehicle Model Year and Vehicle Identification Number (VIN) are correct, since symbols will be assigned based, in part, on the model year and VIN
3. 1980 and older models: simply type in the information requested in the rating software and the correct symbol will automatically be assigned.
4. Unlisted New Models: Contact the Underwriting department for correct symbol information.

**Rule Number:** RI 04  
**Rule Description:** Driver Assignment

Drivers are assigned to vehicles for rating purposes by assigning the highest-rated driver to the highest-rated vehicle, the second-highest-rated driver to the second-highest-rated vehicle, etc. If there are more vehicles than drivers, we will rate the extra vehicles using the lowest driver classification of all drivers on the policy. No points will be charged to the extra vehicle.

**Rule Number:** RI 05  
**Rule Description:** Driver Classification

Age is determined by birthday. However, if a driver's birthday falls within thirty (30) days of the term effective date, we will rate on the new age. To qualify as married, the insured and spouse must be legally married and reside in the same household. The spouse must be listed under "Drivers" section to qualify for the married rate. An explanation is required if he or she is not licensed. Drivers over age 70 must submit a medical certification to be eligible for coverage.

**Rule Number:** RI 06  
**Rule Description:** Driving Record

- Points are charged for each driver for each violation, conviction, or at-fault accident occurring during the 36 months preceding the policy effective date. We charge for all violations that occurred while the operator was operating a private passenger auto, commercial auto, motorcycle, or recreational vehicle. Charges are based on the occurrence date, not the conviction date. (Violations due to drop off within 30 days of the policy effective date will be waived.) For multiple point count charges arising out of one occurrence, charge only for the item with the highest point charge. Please record all violations on the application, even if points are not charged.
- We do not charge for non-chargeable accidents, equipment violations, or non-moving violations (including vehicle registration and parking).
- Violations and accidents incurred operating either a company or a personal vehicle during hours of employment are chargeable. However, accidents incurred by an emergency or law enforcement officer while on duty are not chargeable.





**Rule Number:** RI 07  
**Rule Description:** Point Charges

<u>Type</u>	<u>Description</u>	<u>First</u>	<u>Each Add'l</u>
<b>Speeding</b>	All speeding violations	1	1
<b>Minor</b>	All other moving violations not otherwise listed (incl.seat belt & child restraint violations)	1	2
<b>Major</b>	Felony involving a motor vehicle Homicide, assault, or manslaughter Racing, speed contests or exhibitions Hit-and-run or failure to stop at the scene of an accident Fleeing or eluding the police	4	5
<b>Alcohol/Reckless</b>	Any alcohol-or drug-related violation Refusal of chemical test, Careless or reckless driving	2	6
<b>At-Fault</b>	All accidents are considered at-fault unless proof otherwise Accident is submitted by: A police report; Proof of another company's payment; A CLUE or UNCLE report; or A Letter from the prior company	2	4
<b>Misc.</b>	No MVR Unobtainable or invalid MVR Suspended or revoked license	4	--
<b>Clean DUI</b>	A single alcohol violation where there are no other violations or accidents of any type and the driver is twenty-five (25) or older. If at any point the driver does not qualify under these rules, it will be rated under the "Alcohol/Reckless" point type.	1	--
<b>Foreign/International License</b>	Foreign/International License	2	--

**Rule Number:** RI 08  
**Rule Description:** Discounts

Unless otherwise indicated, all discounts apply to BI/PD, Comprehensive and Collision.

**Transfer**

- Proof of six months prior coverage (up to a 30-day lapse) must be submitted with the application. Does not apply if transferring between companies managed by The Vision Insurance Group.
- Acceptable proof includes the prior policy's declarations page, a current renewal offer, a company-issued ID card, or any other document that shows both the effective date and the expiration or cancellation date. A current installment invoice which shows both dates is acceptable.
- The named insured or spouse must be listed on the prior policy. Applies to all vehicles on the policy.
- Transfer discount percentages will vary based on lapse period between policies.

**Renewal**

The policy must have been in force with The Vision Insurance Group, for at least 6 months preceding renewal date. Does not apply if the policy has a Transfer Discount. Applies to all vehicles on the policy. The renewal discount will be applicable if the policy is renewed within fourteen (14) days of the expiration date.

**Multi-Car**

The policy must insure more than one vehicle. Applies to all vehicles on the policy.

**Homeowner**

The named insured must own a house, condominium or mobile home. Vacation, commercial or investment property does not qualify. Renters do not qualify.

- A copy of the deed, homeowner's insurance declarations page, mortgage payment book or coupon, escrow statement, tax appraisal, or other document showing home ownership must accompany the application.
- The insured's name and on the homeowner's proof must be the same as the name and mailing address on our policy. Applies to all vehicles on the policy.

**Senior Operator**

The driver must be 55 years of age or older and must have completed within the last three (3) years an accident-prevention course approved by the State of Arkansas.

- Proof of course completion must be submitted with the application.
- The discount does not apply if the course is attended as a penalty imposed by a court or other governmental entity.

**College Graduate**

The driver must be single, under the age of 25, and had graduated college with at least a 3.0 GPA

**Named Operator**

Applies to any Named Operator policy. Used when the insured needs coverage only for personal operation of a vehicle not owned by him/her or a family member.

**Good Student**

The driver must be a full-time student, under age 25, with at least a B (3.0) average. A copy of the current report card must be submitted each semester to verify the discount.

**Driver Education**

The driver must be under the age of 25 and must complete a formal driver's education course within the previous 36 months. Proof of course completion must be submitted with application

**Paid in Full**

The full 6-or 12-month premium must be paid in full on or before the effective date. Applies to all vehicles on the policy. Does not apply to premium financed policies. Not subject to maximum discount.

**Maximum**

- There is a maximum discount per coverage (see rate factors for percentage). Discounts are multiplicative not additive.

**Rule Number:** RI 09  
**Rule Description:** Surcharges

Unless otherwise noted, all surcharges apply to all coverages.(except Accidental Death).

Business Use

Applies to any vehicle used in business. Note that some business use is unacceptable; please refer to the "Underwriting Rules " and "Unacceptable Risks " sections for further information..

Ineligible Risk

Applies to a policy that becomes ineligible after the first 60 days due to a policy change.

**Rule Number:** RI 10  
**Rule Description:** Ineligible Risk Surcharge

If an endorsement to a current policy makes the risk unacceptable, we will cancel or non-renew at the first available opportunity, within the limits of the cancellation and nonrenewal laws. We will apply an Ineligible risk surcharge from the effective date of the endorsement until the cancellation or nonrenewal. The ineligible risk surcharge applies only to current policies which become unacceptable due to an endorsement. It does not apply to new business.

**Rule Number: B 01**  
**Rule Description: Installment Billing Plans**

At the time of application, you must collect the entire down payment due, including upfront fees. We will bill the insured approximately every 30 days for the remaining installments. If we adjust (uprate) the premium at the time of original application processing, or if additional premiums result from endorsements, we will send an uprate notice to the insured explaining the reasons for the uprate. Any additional amounts due will be billed directly to the insured. If the insured does not make the installment payments on time, the policy is subject to cancellation for nonpayment. The following billing plans are available:

**Annual**

<b>01</b>	100%	--	--	
<b>07</b>	12.5%	10	8.75%	Same day each month
<b>42</b>	10%	11	8.19%	1 <sup>st</sup> payment due in 25 days; then same day each month.
<b>46*</b>	8.34%	11	8.34%	1 <sup>st</sup> payment due in 25 days; then same day each month. (Application must be uploaded or faxed same day.) *Value Tier plan

**6-Month**

<b>01</b>	100%	--	--	
<b>04</b>	25%	4	18.75%	Same day each month
<b>39</b>	20%	5	16.00%	1 <sup>st</sup> payment due in 25 days; then same day each month.
<b>37*</b>	16.67%	5	16.67%	1 <sup>st</sup> payment due in 25 days; then same day each month. (Application must be uploaded or faxed same day.) *Value Tier plan

All pay plans are available either as Direct Bill or Electronic Funds Transfer.

**Rule Number:** B 02  
**Rule Description:** Renewal Offers

Renewal offers will be mailed to the insured prior to the expiration date of the policy. Installment policies will be billed on a continuous monthly billing cycle or can be paid in full.

**Rule Number:** B 03  
**Rule Description:** Return Premiums

Return premiums will be applied to any unpaid balance. Remaining return premiums will be mailed to the named insured at the address in the Declarations. Premium adjustments of less than \$10.00 will be waived unless requested in writing by the insured. Minimum earned \$25.00 plus fees.



**Rule Number: B 04****Rule Description: Reinstatements/Rewrites**

- Late payments are accepted only when full payment is submitted. Be sure to include any additional fees if applicable. In order for a policy to remain in force or be renewed, the insured must pay the installment or renewal payment prior to the cancellation or expiration date. Late payments mailed to Vision within thirty (30) days after the policy cancellation will be reinstated with a lapse in coverage. There is no coverage during the lapsed period. Late payments received more than thirty (30) days after cancellation will automatically be processed as a rewrite.

The prior balance will be paid first. The rewritten policy will lose any transfer or renewal discounts. Coverage will become effective as follows:

Payment Made	Coverage Effective
To Agent	Date and Time of Receipt
To Company	12:01 AM of the day following postmark

When you take a late payment (after the cancellation date/time), please mark the date and time on a payment receipt and submit a copy of the receipt with the payment. You may use our Payment Receipt Form or your own agency form. If the receipt is not submitted with the payment, we will reinstate coverage effective 12:01 AM on the day after the postmark. The decision to reinstate a policy will be made solely by Vision's Underwriting department.

**Rule Number:** B 05  
**Rule Description:** Returned Checks

If the bank returns an applicant's check for a new or renewal policy, the policy will be voided from the term inception of the new or renewal policy and no coverage will exist. If the bank returns a check tendered to pay an installment or to effect reinstatement of a policy under cancellation, the reinstatement will be deemed invalid, and the policy will be canceled as of the last notice date.

**Rule Number:** B 06  
**Rule Description:** Fees

All fees are fully earned at the time they are charged.

<u>Fee</u>	<u>Amt</u>	<u>Description</u>
SR-22	\$15	Applied to each new, renewal, or rewritten policy for each driver filing.
Policy Fee	\$30 6-month \$60 annual	Applied to each new, rewritten and renewal policy.
Reinstatement	\$5	Applied when coverage is reinstated following a cancellation or lapse for the current term policy.
NSF	\$20	Applied each time the bank returns a payment check.
Non EFT Installment	\$8	Applied to each premium payment, including downpayment, installment billing, renewal billing and payment to pay in full.
EFT Installment	\$3	Applied to each installment payment made via Electronic Funds Transfer (EFT)

**Rule Number:** ET 01  
**Rule Description:** New Business Upload

1. All applications must be completed and uploaded via Alfa Vision's proprietary web-based portal at <http://www.alfavision.com>. To upload an application by using a comparative rater, choose the bridge option from your comparative software. This will take you to our Internet-enabled application, where you will communicate directly with our server. Upon completing the transaction, you can print the final application and associated documents, and the application will be submitted immediately to our main processing system.

When you upload an application, you must fax the following documents to us:

- MVRs for all drivers;
- Proof of any discounts
- Required Signatures

Please maintain all other documents in your producer files.

2. Changes to Uploaded Policies. Any changes required after the application is transmitted to our office must be submitted by fax. Do not retransmit the application to us. Retransmitting will result in multiple policies being issued for the same individual.
3. Voided Transactions. If an application is electronically transmitted to us and must be voided, or if an application is transmitted more than once, please notify us immediately. We will make every effort to keep any additional fees from accruing. However, some fees may accrue as soon as the application is transmitted to us. You will be responsible for any fees that accrue due to your error. We will deduct such accrued fees from your monthly statement as necessary.

**Rule Number: ET 02**  
**Rule Description: File Maintenance Requirements**

- Since you will no longer be forwarding applications and many of the associated documents to Vision, we will be performing occasional File Compliance Audits to make sure the required documents are properly maintained in the producer files. This ensures that your interests and ours are protected in the event of a claim or legal issue.
- When you upload an application, you must maintain the following documents in your insured's file. We may request these items at any time when they are needed for underwriting, claims handling, or other purposes. We will audit your files from time to time to verify that the information is available and complete.
  1. The original, signed application;
  2. A copy of the payment receipt;
  3. Copies of vehicle registration for all vehicles on the policy;
  4. Copies of driver's licenses for all drivers on the policy;
  5. A copy of the rating service quote; and
  6. A copy of Preinsurance Inspection Report (when required).

**Rule Number:** ET 03  
**Rule Description:** Audit Requirements

Audits may be performed via fax or in person, on randomly selected policies. Normal audit frequency will be no more than once per quarter, unless previous audits were failed. Audits may include cancelled or non-renewed policies. Failure to comply with all upload requirements may result in loss of upload privileges.

## Section I. Summary of Rate Changes

### Liability (Excl. PIP)

Coverage	Indicated	Filed
Liability BI	-9.5%	-8.2%
Liability PD	-1.9%	-0.1%
Combined Liability BI/PD	-5.8%	-4.3%
Uninsured Motorist BI	-3.3%	-0.2%
Underinsured Motorist BI	-3.3%	-0.3%
Uninsured Motorist PD	-3.4%	-2.3%
Combined Uninsured Motorist	-3.3%	-1.1%
All Liability Coverages	-5.7%	-4.1%

### Physical Damage

Coverage	Indicated	Filed
Comprehensive	-10.4%	-9.3%
Collision	-13.9%	-12.2%
Combined Comp. & Collision	-12.9%	-11.4%
Rental Reimbursement	-9.2%	-14.2%
Towing & Labor	-9.2%	-14.3%
Additional Equipment	-9.2%	0.0%
Combined Other Coverages	-9.2%	-13.8%
All Physical Damage Coverages	-12.9%	-11.4%

### Summary

Coverage	Indicated	Filed
All Liability (Excl. PIP)	-5.7%	-4.1%
All Physical Damage	-12.9%	-11.4%
Personal Injury Protection (PIP)	-7.0%	-8.0%
All Coverages Combined	-7.5%	-6.0%

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**Exhibit I.A Indicated Rate Change**  
**Coverage: Liability BI**

	4/05-3/06	4/06-3/07	4/07-3/08	Total
A. Calendar Period Earned Premium	4,175,094	5,839,682	5,588,354	15,603,130
B. On-Level Earned Premium (Exh. I.M)	4,139,258	6,191,642	5,932,038	16,262,938
C. Premium Trend Factor (Exh. I.N)	1.042	1.030	1.018	
D. Adjusted Earned Premium (BxC)	4,313,107	6,377,391	6,038,815	16,729,313
E. Accident Period Reported Losses *	2,094,697	3,627,956	2,623,185	8,345,838
F. Estimated IBNR Losses (Exh. I.O)	18,733	169,412	706,231	894,376
G. Loss Trend Factor (Exh. I.P)	0.999	0.999	0.999	
H. Adjusted Ultimate Losses (E+F)xG	2,111,317	3,793,571	3,326,086	9,230,974
I. Ratio of ALAE to Losses (Exh. I.Q)	0.060	0.060	0.060	
J. Adj. Ultimate Losses and ALAE (1+I)xH	2,237,996	4,021,185	3,525,651	9,784,832
K. Adj. Loss and ALAE Ratio (J/D)	51.9%	63.1%	58.4%	58.5%
L. Accident Period Weights	20.0%	40.0%	40.0%	
M. Weighted Adjusted Loss & ALAE Ratio				59.0%
N. Credibility (Exh. I.L)				65.0%
O. Loss and ALAE Ratio Complement (Exh. I.K)				64.1%
P. Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				60.8%
Q. Permissible Loss and ALAE Ratio (Exh. I.I)				67.2%
R. Credibility Weighted Indicated Rate Change (P/Q -1)				-9.5%

\* Losses are evaluated at 3/31/08 and are net of recoveries received.

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**Exhibit I.B Indicated Rate Change**  
**Coverage: Liability PD**

	4/05-3/06	4/06-3/07	4/07-3/08	Total
A. Calendar Period Earned Premium	3,440,288	5,043,609	5,367,579	13,851,475
B. On-Level Earned Premium (Exh. I.M)	3,835,229	5,736,337	5,523,363	15,094,929
C. Premium Trend Factor (Exh. I.N)	1.042	1.030	1.018	
D. Adjusted Earned Premium (BxC)	3,996,309	5,908,427	5,622,784	15,527,520
E. Accident Period Reported Losses *	2,167,068	3,495,068	3,073,633	8,735,769
F. Estimated IBNR Losses (Exh. I.O)	1,984	44,530	322,739	369,252
G. Loss Trend Factor (Exh. I.P)	1.084	1.059	1.035	
H. Adjusted Ultimate Losses (E+F)xG	2,351,252	3,748,434	3,515,245	9,614,931
I. Ratio of ALAE to Losses (Exh. I.Q)	0.060	0.060	0.060	
J. Adj. Ultimate Losses and ALAE (1+I)xH	2,492,327	3,973,340	3,726,160	10,191,827
K. Adj. Loss and ALAE Ratio (J/D)	62.4%	67.2%	66.3%	65.6%
L. Accident Period Weights	20.0%	40.0%	40.0%	
M. Weighted Adjusted Loss & ALAE Ratio				65.9%
N. Credibility (Exh. I.L)				100.0%
O. Loss and ALAE Ratio Complement (Exh. I.K)				65.7%
P. Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				65.9%
Q. Permissible Loss and ALAE Ratio (Exh. I.I)				67.2%
R. Credibility Weighted Indicated Rate Change (P/Q -1)				-1.9%

\* Losses are evaluated at 3/31/08 and are net of recoveries received.

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**Exhibit I.C Indicated Rate Change**  
**Coverage: Uninsured/Underinsured Motorist BI**

	4/05-3/06	4/06-3/07	4/07-3/08	Total
A. Calendar Period Earned Premium	165,677	287,839	331,669	785,185
B. On-Level Earned Premium (Exh. I.M)	164,676	288,902	335,939	789,517
C. Premium Trend Factor (Exh. I.N)	1.000	1.000	1.000	
D. Adjusted Earned Premium (BxC)	164,676	288,902	335,939	789,517
E. Accident Period Reported Losses *	39,705	156,883	189,846	386,434
F. Estimated IBNR Losses (Exh. I.O)	-	11,895	91,078	102,973
G. Loss Trend Factor (Exh. I.P)	0.999	0.999	0.999	
H. Adjusted Ultimate Losses (E+F)xG	39,665	168,610	280,643	488,918
I. Ratio of ALAE to Losses (Exh. I.Q)	0.060	0.060	0.060	
J. Adj. Ultimate Losses and ALAE (1+I)xH	42,045	178,727	297,482	518,254
K. Adj. Loss and ALAE Ratio (J/D)	25.5%	61.9%	88.6%	65.6%
L. Accident Period Weights	20.0%	40.0%	40.0%	
M. Weighted Adjusted Loss & ALAE Ratio				65.3%
N. Credibility (Exh. I.L)				13.7%
O. Loss and ALAE Ratio Complement (Exh. I.K)				64.9%
P. Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				65.0%
Q. Permissible Loss and ALAE Ratio (Exh. I.I)				67.2%
R. Credibility Weighted Indicated Rate Change (P/Q -1)				-3.3%

\* Losses are evaluated at 3/31/08 and are net of recoveries received.

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**Exhibit I.D Indicated Rate Change**  
**Coverage: Uninsured Motorist PD**

	4/05-3/06	4/06-3/07	4/07-3/08	Total
A. Calendar Period Earned Premium	110,819	192,501	220,116	523,436
B. On-Level Earned Premium (Exh. I.M)	115,312	202,464	229,040	546,816
C. Premium Trend Factor (Exh. I.N)	1.000	1.000	1.000	
D. Adjusted Earned Premium (BxC)	115,312	202,464	229,040	546,816
E. Accident Period Reported Losses *	67,440	92,986	134,290	294,716
F. Estimated IBNR Losses (Exh. I.O)	-	-	(1,018)	(1,018)
G. Loss Trend Factor (Exh. I.P)	1.084	1.059	1.035	
H. Adjusted Ultimate Losses (E+F)xG	73,105	98,472	137,937	309,514
I. Ratio of ALAE to Losses (Exh. I.Q)	0.060	0.060	0.060	
J. Adj. Ultimate Losses and ALAE (1+I)xH	77,491	104,380	146,213	328,084
K. Adj. Loss and ALAE Ratio (J/D)	67.2%	51.6%	63.8%	60.0%
L. Accident Period Weights	20.0%	40.0%	40.0%	
M. Weighted Adjusted Loss & ALAE Ratio				59.6%
N. Credibility (Exh. I.L)				22.7%
O. Loss and ALAE Ratio Complement (Exh. I.K)				66.5%
P. Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				64.9%
Q. Permissible Loss and ALAE Ratio (Exh. I.I)				67.2%
R. Credibility Weighted Indicated Rate Change (P/Q -1)				-3.4%

\* Losses are evaluated at 3/31/08 and are net of recoveries received.

**Exhibit I.F Indicated Rate Change**  
**Coverage: Comprehensive**

	4/05-3/06	4/06-3/07	4/07-3/08	Total
A. Calendar Period Earned Premium	408,842	718,002	849,785	1,976,630
B. On-Level Earned Premium (Exh. I.M)	258,101	507,434	797,140	1,562,675
C. Premium Trend Factor (Exh. I.N)	1.370	1.251	1.143	
D. Adjusted Earned Premium (BxC)	353,598	634,800	911,131	1,899,529
E. Accident Period Reported Losses *	175,214	327,466	518,108	1,020,788
F. Estimated IBNR Losses (Exh. I.O)	-	341	19,111	19,452
G. Loss Trend Factor (Exh. I.P)	1.068	1.048	1.028	
H. Adjusted Ultimate Losses (E+F)xG	187,128	343,541	552,261	1,082,930
I. Ratio of ALAE to Losses (Exh. I.Q)	0.050	0.050	0.050	
J. Adj. Ultimate Losses and ALAE (1+I)xH	196,484	360,718	579,874	1,137,076
K. Adj. Loss and ALAE Ratio (J/D)	55.6%	56.8%	63.6%	59.9%
L. Accident Period Weights	20.0%	40.0%	40.0%	
M. Weighted Adjusted Loss & ALAE Ratio				59.3%
N. Credibility (Exh. I.L)				48.4%
O. Loss and ALAE Ratio Complement (Exh. I.K)				59.6%
P. Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				59.4%
Q. Permissible Loss and ALAE Ratio (Exh. I.I)				66.3%
R. Credibility Weighted Indicated Rate Change (P/Q -1)				-10.4%

\* Losses are evaluated at 3/31/08 and are net of recoveries received.

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**Exhibit I.G Indicated Rate Change**  
**Coverage: Collision**

	4/05-3/06	4/06-3/07	4/07-3/08	Total
A. Calendar Period Earned Premium	1,029,921	1,866,213	2,303,100	5,199,235
B. On-Level Earned Premium (Exh. I.M)	657,317	1,303,850	2,059,441	4,020,608
C. Premium Trend Factor (Exh. I.N)	1.441	1.297	1.167	
D. Adjusted Earned Premium (BxC)	947,194	1,691,093	2,403,368	5,041,655
E. Accident Period Reported Losses *	453,631	800,879	1,457,165	2,711,676
F. Estimated IBNR Losses (Exh. I.O)	-	197	479	676
G. Loss Trend Factor (Exh. I.P)	1.035	1.025	1.015	
H. Adjusted Ultimate Losses (E+F)xG	469,509	821,104	1,479,508	2,770,121
I. Ratio of ALAE to Losses (Exh. I.Q)	0.050	0.050	0.050	
J. Adj. Ultimate Losses and ALAE (1+I)xH	492,984	862,159	1,553,483	2,908,626
K. Adj. Loss and ALAE Ratio (J/D)	52.0%	51.0%	64.6%	57.7%
L. Accident Period Weights	20.0%	40.0%	40.0%	
M. Weighted Adjusted Loss & ALAE Ratio				56.6%
N. Credibility (Exh. I.L)				65.2%
O. Loss and ALAE Ratio Complement (Exh. I.K)				58.1%
P. Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				57.1%
Q. Permissible Loss and ALAE Ratio (Exh. I.I)				66.3%
R. Credibility Weighted Indicated Rate Change (P/Q -1)				-13.9%

\* Losses are evaluated at 3/31/08 and are net of recoveries received.

**Exhibit I.H Indicated Rate Change****Coverage: Other Coverages (Rental, Towing, Add'l Equipment)**

	4/05-3/06	4/06-3/07	4/07-3/08	Total
A. Calendar Period Earned Premium	9,316	18,802	31,573	59,692
B. On-Level Earned Premium (Exh. I.M)	9,410	19,029	31,586	60,025
C. Premium Trend Factor (Exh. I.N)	1.000	1.000	1.000	
D. Adjusted Earned Premium (BxC)	9,410	19,029	31,586	60,025
E. Accident Period Reported Losses *	3,448	7,912	9,270	20,630
F. Estimated IBNR Losses (Exh. I.O)	-	-	602	602
G. Loss Trend Factor (Exh. I.P)	1.000	1.000	1.000	
H. Adjusted Ultimate Losses (E+F)xG	3,448	7,912	9,872	21,232
I. Ratio of ALAE to Losses (Exh. I.Q)	0.050	0.050	0.050	
J. Adj. Ultimate Losses and ALAE (1+I)xH	3,620	8,308	10,366	22,294
K. Adj. Loss and ALAE Ratio (J/D)	38.5%	43.7%	32.8%	37.1%
L. Accident Period Weights	20.0%	40.0%	40.0%	
M. Weighted Adjusted Loss & ALAE Ratio				38.3%
N. Credibility (Exh. I.L)				15.5%
O. Loss and ALAE Ratio Complement (Exh. I.K)				64.2%
P. Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				60.2%
Q. Permissible Loss and ALAE Ratio (Exh. I.I)				66.3%
R. Credibility Weighted Indicated Rate Change (P/Q -1)				-9.2%

\* Losses are evaluated at 3/31/08 and are net of recoveries received.

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**Exhibit I.H Indicated Rate Change**  
**Coverage: Personal Injury Protection**

	4/05-3/06	4/06-3/07	4/07-3/08	Total
A. Calendar Period Earned Premium	38,000	83,651	125,693	247,344
B. On-Level Earned Premium (Exh. I.M)	44,630	97,573	134,264	276,467
C. Premium Trend Factor (Exh. I.N)	1.000	1.000	1.000	
D. Adjusted Earned Premium (BxC)	44,630	97,573	134,264	276,467
E. Accident Period Reported Losses *	25,393	46,267	37,000	108,659
F. Estimated IBNR Losses (Exh. I.O)	-	-	2,810	2,810
G. Loss Trend Factor (Exh. I.P)	1.000	1.000	1.000	
H. Adjusted Ultimate Losses (E+F)xG	25,393	46,267	39,810	111,470
I. Ratio of ALAE to Losses (Exh. I.Q)	0.060	0.060	0.060	
J. Adj. Ultimate Losses and ALAE (1+I)xH	26,917	49,043	42,199	118,159
K. Adj. Loss and ALAE Ratio (J/D)	60.3%	50.3%	31.4%	42.7%
L. Accident Period Weights	20.0%	40.0%	40.0%	
M. Weighted Adjusted Loss & ALAE Ratio				44.7%
N. Credibility (Exh. I.L)				11.7%
O. Loss and ALAE Ratio Complement (Exh. I.K)				64.9%
P. Credibility Weighted Loss and ALAE Ratio (MxN)+[Ox(1-N)]				62.5%
Q. Permissible Loss and ALAE Ratio (Exh. I.I)				67.2%
R. Credibility Weighted Indicated Rate Change (P/Q -1)				-7.0%

\* Losses are evaluated at 3/31/08 and are net of recoveries received.

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## Exhibit I.I Calculation of Permissible Loss and LAE Ratio

	<u>Liability &amp; PIP</u>	<u>Physical Damage</u>	<u>Overall</u>
A. Agent Commissions	15.0%	15.0%	
B. Other Acquisition Expenses	2.6%	2.6%	
C. General Expenses	11.1%	11.1%	
D. Taxes, Licenses, & Fees	4.5%	4.5%	
E. Other Expenses	2.0%	2.0%	
F. ULAE	8.0%	8.0%	
G. Profit & Contingency	5.0%	5.0%	
H. Fee Income Offset	-14.2%	-14.2%	
I. Investment Income Offset (Exh. I.J)	-1.2%	-0.3%	
J. Total Expense Ratio (Excl. ALAE)	32.8%	33.7%	
K. Permissible Loss and ALAE Ratio (1-J)	67.2%	66.3%	67.0%



## Exhibit I.J Calculation of Investment Income Offset

	<u>Investible Unearned Premium</u>	<u>Liability &amp; PIP</u>	<u>Phys. Damage</u>
A.	Avg. Unearned Premium during 4/07-3/08	5,251,808	1,526,670
B.	Prepaid Expense Ratio (Commission & Taxes)	19.5%	19.5%
C.	Avg. In-force Premium during 4/07-3/08	8,449,362	2,461,141
D.	Avg. % of Inforce Premium Receivable*	41.9%	43.1%
E.	Avg. Premium Receivable (C)x(D)	3,536,903	1,060,260
F.	Investible Unearned Premium (A)x[1-(B)] - (E)	690,803	168,710
G.	Earned Premium during 4/07-3/08	11,633,411	3,184,458
H.	Investible Unearned Premium/Earned Premium (F)/(G)	5.9%	5.3%
	<u>Investible Loss &amp; ALAE Reserves</u>		
I.	Avg. Loss & ALAE Reserves during 4/07-3/08	5,219,456	211,258
J.	Investible Loss & ALAE Reserves/Earned Premium (I)/(G)	44.9%	6.6%
	<u>Investment Income Offset</u>		
K.	Total Investible Reserves/Earned Premium (H)+(I)	50.8%	11.9%
L.	After Tax Anticipated Portfolio Yield	2.3%	2.3%
M.	Investment Income/Earned Premium (K)x(L)	1.2%	0.3%

\* Based on distribution of written premium by payment plan option.

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## Exhibit I.K Calculation of Loss and ALAE Ratio Complement

	<u>BI</u>	<u>PD</u>	<u>UMB</u>	<u>UMP</u>	<u>Hide</u>	<u>Hide</u>	<u>CMP</u>	<u>COL</u>	<u>OTH</u>	<u>PIP</u>
Annual Premium Trend (Exh.I.N)	1.2%	1.2%	0.0%	0.0%	0.0%	0.0%	9.5%	11.1%	0.0%	0.0%
Annual Loss Trend (Exh.I.P)	0.0%	2.4%	0.0%	2.4%	0.0%	0.0%	1.9%	1.0%	0.0%	0.0%
Net Annual Loss Ratio Trend	-1.2%	1.1%	0.0%	2.4%	0.0%	0.0%	-6.9%	-9.1%	0.0%	0.0%
Net Annual Loss Ratio Trend Factor	0.988	1.011	1.000	1.024	1.000	1.000	0.931	0.909	1.000	1.000
Trending Period In Years	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049
Final Trend Factor	0.987	1.012	1.000	1.025	1.000	1.000	0.928	0.905	1.000	1.000
Last Permissible Loss & ALAE Ratio	64.9%	64.9%	64.9%	64.9%	64.9%	64.9%	64.2%	64.2%	64.2%	64.9%
Trended PLR (Complement)	64.1%	65.7%	64.9%	66.5%	64.9%	64.9%	59.6%	58.1%	64.2%	64.9%

### Calculation of the Length of the Trending Period

Last Filing Effective Date	6/27/2007
New Filing Effective Date	7/14/2008
Trending Period in Years	1.049

### Last Filing Permissible Loss & ALAE Ratio

Liability	64.9%
Physical Damage	64.2%

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## Exhibit I.L Calculation of Credibility by Coverage

Incurred Claim Counts as of 3/31/08					
Coverage	4/05-3/06	4/06-3/07	4/07-3/08	Total	Credibility*
Liability BI	344	596	540	1,480	0.650
Liability PD	875	1,277	1,155	3,307	1.000
Uninsured/Underinsured Motorist BI	12	27	27	66	0.137
Uninsured Motorist PD	46	55	79	180	0.227
Comprehensive	90	167	212	469	0.484
Collision	149	273	428	850	0.652
Other (Towing, Rental, Equipment)	9	21	18	48	0.155
PIP	11	23	14	48	0.117
Total	1,536	2,439	2,473	6,448	

\*Full credibility standards:

Injury coverages - 3500 claims

Property coverages - 2000 claims

# Exhibit I.M Calculation of On-level Earned Premium

				Calendar Period 4/05-3/06		Calendar Period 4/06-3/07		Calendar Period 4/07-3/08	
Liability BI				Actual	On-level	Actual	On-level	Actual	On-level
<u>Filing Eff. Date</u>	<u>Rate Change</u>	<u>Cumulative Rate Level</u>	<u>On-Level Factor</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>
Initial	0.0%	1.000	0.857	1,252,161	1,073,102	849	728	-	-
6/05 NB, 7/05 RN	-18.3%	0.817	1.049	2,922,932	3,066,156	4,854,079	5,091,929	255,398	267,912
11/06 NB, 12/06 RN	-6.0%	0.768	1.116	-	-	984,754	1,098,985	2,854,910	3,186,079
6/07 NB, 7/07 RN	11.6%	0.857	1.000	-	-	-	-	2,478,047	2,478,047
				4,175,094	4,139,258	5,839,682	6,191,642	5,588,354	5,932,038
Liability PD				Actual	On-level	Actual	On-level	Actual	On-level
<u>Filing Eff. Date</u>	<u>Rate Change</u>	<u>Cumulative Rate Level</u>	<u>On-Level Factor</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>
Initial	0.0%	1.000	1.003	990,476	993,447	671	673	-	-
6/05 NB, 7/05 RN	-13.5%	0.865	1.160	2,449,812	2,841,782	4,067,355	4,718,131	214,056	248,305
11/06 NB, 12/06 RN	11.2%	0.962	1.043	-	-	975,583	1,017,533	2,826,413	2,947,949
6/07 NB, 7/07 RN	4.2%	1.003	1.000	-	-	-	-	2,327,109	2,327,109
				3,440,288	3,835,229	5,043,609	5,736,337	5,367,579	5,523,363
Uninsured Motorist BI				Actual	On-level	Actual	On-level	Actual	On-level
<u>Filing Eff. Date</u>	<u>Rate Change</u>	<u>Cumulative Rate Level</u>	<u>On-Level Factor</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>
Initial	0.0%	1.000	0.990	34,278	33,935	101	100	-	-
6/05 NB, 7/05 RN	-2.3%	0.977	1.013	97,372	98,637	186,118	188,537	12,930	13,098
11/06 NB, 12/06 RN	-2.0%	0.957	1.034	-	-	39,420	40,760	134,958	139,547
6/07 NB, 7/07 RN	3.4%	0.990	1.000	-	-	-	-	106,864	106,864
				131,649	132,572	225,639	229,397	254,752	259,509
Underinsured Motorist BI				Actual	On-level	Actual	On-level	Actual	On-level
<u>Filing Eff. Date</u>	<u>Rate Change</u>	<u>Cumulative Rate Level</u>	<u>On-Level Factor</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>
Initial	0.0%	1.000	0.926	8,218	7,610	-	-	-	-
6/05 NB, 7/05 RN	-2.4%	0.976	0.949	25,810	24,494	51,097	48,491	3,190	3,027
11/06 NB, 12/06 RN	-4.4%	0.933	0.992	-	-	11,103	11,014	40,463	40,140
6/07 NB, 7/07 RN	-0.7%	0.926	1.000	-	-	-	-	33,263	33,263
				34,028	32,104	62,200	59,505	76,917	76,430
Uninsured Motorist PD				Actual	On-level	Actual	On-level	Actual	On-level
<u>Filing Eff. Date</u>	<u>Rate Change</u>	<u>Cumulative Rate Level</u>	<u>On-Level Factor</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>
Initial	0.0%	1.000	1.021	27,527	28,105	-	-	-	-
6/05 NB, 7/05 RN	-2.5%	0.975	1.047	83,292	87,207	158,582	166,036	10,416	10,905
11/06 NB, 12/06 RN	-2.5%	0.951	1.074	-	-	33,918	36,428	113,978	122,412
6/07 NB, 7/07 RN	7.4%	1.021	1.000	-	-	-	-	95,723	95,723
				110,819	115,312	192,501	202,464	220,116	229,040

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# Exhibit I.M Calculation of On-level Earned Premium

				Calendar Period 4/05-3/06		Calendar Period 4/06-3/07		Calendar Period 4/07-3/08	
Comprehensive				Actual	On-level	Actual	On-level	Actual	On-level
<u>Filing Eff. Date</u>	<u>Rate Change</u>	<u>Cumulative Rate Level</u>	<u>On-Level Factor</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>
Initial	0.0%	1.000	0.534	100,482	53,658	113	60	-	-
6/05 NB, 7/05 RN	-19.4%	0.806	0.663	308,360	204,443	588,082	389,898	38,239	25,353
11/06 NB, 12/06 RN	-26.8%	0.590	0.905	-	-	129,808	117,476	418,518	378,759
6/07 NB, 7/07 RN	-9.5%	0.534	1.000	-	-	-	-	393,028	393,028
				408,842	258,101	718,002	507,434	849,785	797,140
Collision				Actual	On-level	Actual	On-level	Actual	On-level
<u>Filing Eff. Date</u>	<u>Rate Change</u>	<u>Cumulative Rate Level</u>	<u>On-Level Factor</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>
Initial	0.0%	1.000	0.543	245,360	133,230	273	148	-	-
6/05 NB, 7/05 RN	-18.7%	0.813	0.668	784,562	524,087	1,498,928	1,001,284	98,121	65,545
11/06 NB, 12/06 RN	-19.0%	0.659	0.824	-	-	367,013	302,418	1,199,329	988,247
6/07 NB, 7/07 RN	-17.5%	0.543	1.000	-	-	-	-	1,005,649	1,005,649
				1,029,921	657,317	1,866,213	1,303,850	2,303,100	2,059,441
Rental Reimbursement				Actual	On-level	Actual	On-level	Actual	On-level
<u>Filing Eff. Date</u>	<u>Rate Change</u>	<u>Cumulative Rate Level</u>	<u>On-Level Factor</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>
Initial	0.0%	1.000	0.988	1,433	1,415	(4)	(3)	-	-
6/05 NB, 7/05 RN	-2.8%	0.972	1.016	5,839	5,933	11,667	11,854	581	591
11/06 NB, 12/06 RN	1.6%	0.988	1.000	-	-	3,336	3,336	11,571	11,571
6/07 NB, 7/07 RN	0.0%	0.988	1.000	-	-	-	-	13,170	13,170
				7,272	7,348	15,000	15,187	25,322	25,332
Towing & Labor				Actual	On-level	Actual	On-level	Actual	On-level
<u>Filing Eff. Date</u>	<u>Rate Change</u>	<u>Cumulative Rate Level</u>	<u>On-Level Factor</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>
Initial	0.0%	1.000	0.988	262	259	-	-	-	-
6/05 NB, 7/05 RN	-2.8%	0.972	1.016	1,233	1,253	2,241	2,277	111	113
11/06 NB, 12/06 RN	1.6%	0.988	1.000	-	-	600	600	2,063	2,063
6/07 NB, 7/07 RN	0.0%	0.988	1.000	-	-	-	-	2,284	2,284
				1,495	1,512	2,841	2,877	4,458	4,460
Additional Equipment				Actual	On-level	Actual	On-level	Actual	On-level
<u>Filing Eff. Date</u>	<u>Rate Change</u>	<u>Cumulative Rate Level</u>	<u>On-Level Factor</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>
Initial	0.0%	1.000	0.985	119	117	-	-	-	-
6/05 NB, 7/05 RN	-2.0%	0.980	1.005	430	433	718	721	79	79
11/06 NB, 12/06 RN	0.5%	0.985	1.000	-	-	244	244	801	801
6/07 NB, 7/07 RN	0.0%	0.985	1.000	-	-	-	-	914	914
				549	550	962	965	1,794	1,794
PIP				Actual	On-level	Actual	On-level	Actual	On-level
<u>Filing Eff. Date</u>	<u>Rate Change</u>	<u>Cumulative Rate Level</u>	<u>On-Level Factor</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>	<u>Earned</u>
Initial	0.0%	1.000	1.155	9,533	11,011	-	-	-	-
6/05 NB, 7/05 RN	-2.2%	0.978	1.181	28,467	33,619	66,236	78,225	4,305	5,084
11/06 NB, 12/06 RN	6.3%	1.040	1.111	-	-	17,415	19,348	70,203	77,996
6/07 NB, 7/07 RN	11.0%	1.155	1.000	-	-	-	-	51,184	51,184
				38,000	44,630	83,651	97,573	125,693	134,264

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## Exhibit I.N Summary of Premium Trend Factors

<u>Liability BI/PD</u>	<u>Annual Trend</u>	<u>Annual Factor</u>	<u>Trend Factor</u>		
			<u>4/05-3/06</u>	<u>4/06-3/07</u>	<u>4/07-3/08</u>
Model Year Trend	1.2%	1.012			
Symbol Drift Trend	N/A	1.000			
Combined Trend	1.2%	1.012	1.042	1.030	1.018
<u>Comprehensive</u>					
Model Year Trend	7.1%	1.071			
Symbol Drift Trend	2.2%	1.022			
Combined Trend	9.5%	1.095	1.370	1.251	1.143
<u>Collision</u>					
Model Year Trend	8.7%	1.087			
Symbol Drift Trend	2.2%	1.022			
Combined Trend	11.1%	1.111	1.441	1.297	1.167
<u>PIP</u>					
Model Year Trend	0.0%	1.000			
Symbol Drift Trend	N/A	1.000			
Combined Trend	0.0%	1.000	1.000	1.000	1.000

### Calculation of the Lengths of the Trending Periods

Proposed New Business Effective Date:	7/14/2008
Proposed Renewal Effective Date:	8/16/2008
Average Proposed Effective Date:	7/31/2008
Months Proposed Rates Will Be In Effect:	6
Average Written Date Of Proposed Rates:	10/30/2008

<u>Term in Months</u>	<u>Proj. % of Prem.</u>
6	45.7%
12	54.3%

Average Term in Months:	9.26
Average Coverage Date of Proposed Rates:	3/20/2009

<u>Calendar Period</u>	<u>Calendar Period Avg. Coverage Date</u>	<u>Proposed Rates Avg. Coverage Date</u>	<u>Trend Length In Years</u>
4/05-3/06	10/1/2005	3/20/2009	3.469
4/06-3/07	10/1/2006	3/20/2009	2.469
4/07-3/08	10/1/2007	3/20/2009	1.469

**Exhibit I.N Calculation of Premium Trend Factors: Model Year Drift  
Coverage: Liability BI/PD**

Model Year	Current Relativity	4/05-3/06		4/06-3/07		4/07-3/08	
		Written Premium	% of Total	Written Premium	% of Total	Written Premium	% of Total
2009	1.12		0%		0%	30	0%
2008	1.10		0%	148	0%	137,964	0%
2007	1.08	1,717	0%	235,580	0%	699,456	2%
2006	1.06	116,536	0%	870,129	2%	725,467	2%
2005	1.04	450,140	1%	867,945	2%	985,490	2%
2004	1.04	479,269	1%	1,032,065	2%	1,173,921	3%
2003	1.03	585,669	1%	1,369,710	3%	1,393,200	3%
2002	1.02	936,718	2%	1,738,392	3%	1,833,666	4%
2001	1.01	1,385,144	3%	2,220,180	4%	2,326,270	6%
2000	1.00	2,141,134	5%	3,285,628	6%	3,178,829	8%
1999	0.99	2,522,329	5%	3,550,221	7%	3,297,131	8%
1998	0.98	3,370,780	7%	4,439,052	9%	3,399,313	8%
1997	0.97	3,686,795	8%	4,216,549	8%	3,259,146	8%
1996	0.96	3,571,920	8%	3,769,928	7%	2,814,558	7%
1995	0.96	4,162,087	9%	4,106,164	8%	3,014,802	7%
1994	0.94	4,005,928	9%	3,870,816	8%	2,735,667	7%
1993	0.93	3,448,463	7%	3,206,763	6%	2,073,350	5%
1992	0.92	2,881,755	6%	2,568,094	5%	1,683,056	4%
1991	0.91	2,463,781	5%	2,112,894	4%	1,304,357	3%
1990	0.90	2,009,679	4%	1,589,024	3%	986,419	2%
1989	0.89	1,753,133	4%	1,393,049	3%	859,967	2%
1988	0.89	1,469,052	3%	1,128,584	2%	665,637	2%
<1988	0.89	4,598,957	10%	3,671,623	7%	2,420,321	6%
Total		46,040,985	100%	51,242,537	100%	40,968,017	100%
Average Relativity			0.948		0.961		0.970

Average Annual Change  
Selected Annual Change

1.2%

1.2%

**Exhibit I.N Calculation of Premium Trend Factors: Model Year Drift**  
**Coverage: Comprehensive**

Model Year	Current Relativity	4/05-3/06		4/06-3/07		4/07-3/08	
		Written Premium	% of Total	Written Premium	% of Total	Written Premium	% of Total
2009	1.96		0%		0%	13	0%
2008	1.83		0%	35	0%	67,609	2%
2007	1.71	824	0%	109,236	2%	330,014	8%
2006	1.60	52,164	2%	399,576	9%	335,122	8%
2005	1.55	192,304	7%	360,977	8%	398,376	10%
2004	1.50	192,872	7%	393,337	9%	414,565	10%
2003	1.45	204,802	7%	458,355	10%	409,348	10%
2002	1.36	271,684	10%	473,480	11%	420,707	11%
2001	1.23	308,072	11%	459,863	10%	392,842	10%
2000	1.12	334,171	12%	472,361	11%	376,324	9%
1999	1.05	315,422	11%	380,788	9%	300,458	8%
1998	1.02	259,215	9%	300,302	7%	185,958	5%
1997	0.95	209,841	7%	222,403	5%	137,640	3%
1996	0.90	144,697	5%	138,904	3%	79,263	2%
1995	0.87	122,871	4%	107,219	2%	60,480	2%
1994	0.85	87,612	3%	72,820	2%	44,320	1%
1993	0.82	49,327	2%	41,511	1%	21,151	1%
1992	0.76	33,609	1%	28,428	1%	10,525	0%
1991	0.72	16,963	1%	15,275	0%	1,938	0%
1990	0.72	4,503	0%	1,565	0%	632	0%
1989	0.72	1,777	0%	1,450	0%	444	0%
1988	0.72	668	0%	321	0%	273	0%
<1988	0.72	39	0%	(527)	0%	(329)	0%
Total		2,803,437	100%	4,437,680	100%	3,987,673	100%
Average Relativity			1.171		1.272		1.344

Average Annual Change  
Selected Annual Change

7.1%

7.1%



**Exhibit I.N Calculation of Premium Trend Factors: Model Year Drift  
Coverage: Collision**

Model Year	Current Relativity	4/05-3/06		4/06-3/07		4/07-3/08	
		Written Premium	% of Total	Written Premium	% of Total	Written Premium	% of Total
2009	2.16		0%		0%	57	0%
2008	2.02		0%	177	0%	198,062	2%
2007	1.88	2,640	0%	348,413	3%	948,442	9%
2006	1.76	172,623	2%	1,263,502	9%	925,040	8%
2005	1.71	611,295	8%	1,147,505	9%	1,125,158	10%
2004	1.65	590,221	7%	1,241,325	9%	1,148,450	11%
2003	1.49	630,166	8%	1,423,355	11%	1,115,936	10%
2002	1.39	818,185	10%	1,484,502	11%	1,157,362	11%
2001	1.23	909,963	11%	1,401,331	10%	1,074,820	10%
2000	1.12	962,532	12%	1,418,272	11%	1,021,885	9%
1999	1.05	903,231	11%	1,124,597	8%	795,167	7%
1998	1.00	738,494	9%	883,143	7%	495,111	5%
1997	0.90	583,478	7%	640,357	5%	353,108	3%
1996	0.85	400,489	5%	385,175	3%	207,878	2%
1995	0.80	327,548	4%	300,225	2%	152,393	1%
1994	0.76	231,340	3%	191,271	1%	111,308	1%
1993	0.69	126,170	2%	112,291	1%	54,041	0%
1992	0.66	82,705	1%	72,522	1%	25,120	0%
1991	0.66	42,363	1%	35,941	0%	4,989	0%
1990	0.66	9,440	0%	3,405	0%	1,549	0%
1989	0.66	4,967	0%	2,968	0%	993	0%
1988	0.66	1,829	0%	854	0%	780	0%
<1988	0.66	(102)	0%	(2,343)	0%	(1,030)	0%
Total		8,149,576	100%	#####	100%	#####	100%
Average Relativity			1.199		1.327		1.416

Average Annual Change  
Selected Annual Change

8.7%

8.7%



**Exhibit I.N Calculation of Premium Trend Factors: Model Year Drift  
Coverage: Personal Injury Protection**

Model Year	Current Relativity	4/05-3/06		4/06-3/07		4/07-3/08	
		Written Premium	% of Total	Written Premium	% of Total	Written Premium	% of Total
2009	1.00	1	4%	1	4%	1	4%
2008	1.00	1	4%	1	4%	1	4%
2007	1.00	1	4%	1	4%	1	4%
2006	1.00	1	4%	1	4%	1	4%
2005	1.00	1	4%	1	4%	1	4%
2004	1.00	1	4%	1	4%	1	4%
2003	1.00	1	4%	1	4%	1	4%
2002	1.00	1	4%	1	4%	1	4%
2001	1.00	1	4%	1	4%	1	4%
2000	1.00	1	4%	1	4%	1	4%
1999	1.00	1	4%	1	4%	1	4%
1998	1.00	1	4%	1	4%	1	4%
1997	1.00	1	4%	1	4%	1	4%
1996	1.00	1	4%	1	4%	1	4%
1995	1.00	1	4%	1	4%	1	4%
1994	1.00	1	4%	1	4%	1	4%
1993	1.00	1	4%	1	4%	1	4%
1992	1.00	1	4%	1	4%	1	4%
1991	1.00	1	4%	1	4%	1	4%
1990	1.00	1	4%	1	4%	1	4%
1989	1.00	1	4%	1	4%	1	4%
1988	1.00	1	4%	1	4%	1	4%
<1988	1.00	1	4%	1	4%	1	4%
Total		23	100%	23	100%	23	100%
Average Relativity			1.000		1.000		1.000

Average Annual Change  
Selected Annual Change

0.0%

0.0%

**Exhibit I.N Calculation of Premium Trend Factors: Symbol Drift**  
**Coverage: Comprehensive**

Symbol	Current Relativity	4/05-3/06		4/06-3/07		4/07-3/08	
		Written Premium	% of Total	Written Premium	% of Total	Written Premium	% of Total
1	0.62	2,337	0%	1,540	0%	167	0%
2	0.68	2,209	0%	2,071	0%	703	0%
3	0.76	6,363	0%	5,131	0%	2,297	0%
4	0.76	17,690	1%	10,417	0%	6,946	0%
5	0.88	46,922	2%	39,501	1%	21,649	1%
6	0.88	61,909	2%	64,322	1%	48,167	1%
7	1.00	117,774	4%	131,486	3%	103,438	3%
8	1.05	230,417	8%	291,955	7%	226,139	6%
10	1.12	261,517	9%	368,709	8%	298,244	7%
11	1.12	316,036	11%	505,909	11%	444,637	11%
12	1.20	352,735	13%	550,921	12%	503,679	13%
13	1.20	298,766	11%	494,143	11%	453,514	11%
14	1.34	312,055	11%	552,051	12%	530,950	13%
15	1.34	269,607	10%	451,213	10%	408,447	10%
16	1.64	200,768	7%	341,311	8%	313,284	8%
17	1.61	115,443	4%	236,957	5%	228,346	6%
18	1.82	74,970	3%	163,313	4%	164,530	4%
19	1.82	42,419	2%	80,338	2%	96,357	2%
20	2.17	31,688	1%	58,364	1%	48,922	1%
21	2.17	19,661	1%	36,975	1%	40,851	1%
22	2.52	12,418	0%	30,391	1%	29,768	1%
23	2.82	7,876	0%	18,771	0%	16,459	0%
24	3.40	2,441	0%	1,094	0%	516	0%
25	3.40	(230)	0%	1,395	0%	25	0%
26	3.40	(64)	0%	424	0%	158	0%
27	3.40	77	0%	54	0%		0%
Total		2,803,805	100%	4,438,756	100%	3,988,193	100%
Average Relativity			1.281		1.320		1.337

Average Annual Change  
Selected Annual Change

2.2%

2.2%

**Exhibit I.N Calculation of Premium Trend Factors: Symbol Drift  
Coverage: Collision**

Symbol	Current Relativity	4/05-3/06		4/06-3/07		4/07-3/08	
		Written Premium	% of Total	Written Premium	% of Total	Written Premium	% of Total
1	0.62	7,230	0%	4,711	0%	519	0%
2	0.68	7,568	0%	6,205	0%	2,010	0%
3	0.76	17,739	0%	13,954	0%	5,688	0%
4	0.76	48,223	1%	27,156	0%	18,474	0%
5	0.92	132,100	2%	115,153	1%	57,792	1%
6	0.90	169,775	2%	192,100	1%	131,406	1%
7	1.00	329,287	4%	393,670	3%	289,077	3%
8	1.05	671,497	8%	879,115	7%	626,273	6%
10	1.12	758,139	9%	1,122,768	8%	815,173	7%
11	1.14	919,069	11%	1,512,454	11%	1,224,803	11%
12	1.16	1,007,974	12%	1,654,194	12%	1,350,299	12%
13	1.24	897,900	11%	1,510,886	11%	1,244,523	11%
14	1.41	921,067	11%	1,720,348	13%	1,475,016	14%
15	1.36	800,058	10%	1,401,271	10%	1,133,286	10%
16	1.62	588,396	7%	1,046,865	8%	863,101	8%
17	1.62	338,009	4%	722,610	5%	631,366	6%
18	1.82	215,364	3%	478,930	4%	431,158	4%
19	1.82	116,447	1%	241,160	2%	255,753	2%
20	2.17	87,672	1%	172,431	1%	129,648	1%
21	2.17	53,726	1%	107,751	1%	103,187	1%
22	2.52	35,018	0%	95,232	1%	82,788	1%
23	2.82	21,646	0%	55,765	0%	44,009	0%
24	3.40	7,711	0%	1,895	0%	2,108	0%
25	3.40	(1,106)	0%	4,485	0%	306	0%
26	3.40	(82)	0%	1,093	0%	433	0%
27	3.40	252	0%	169	0%		0%
Total		8,150,680	100%	#####	100%	#####	100%
Average Relativity			1.291		1.332		1.347

Average Annual Change  
Selected Annual Change

2.2%

2.2%

93



## VVC Advocate as Elongated | Issues (Not of Recoveries) -- Protected In | Minutes

94

[illegible]

Accident Qtr.	3	6	9	12
1	1	1	1	1
2	1	1	1	1
3	1	1	1	1
4	1	1	1	1
5	1	1	1	1
6	1	1	1	1
7	1	1	1	1
8	1	1	1	1
9	1	1	1	1
10	1	1	1	1
11	1	1	1	1
12	1	1	1	1
13	1	1	1	1
14	1	1	1	1
15	1	1	1	1
16	1	1	1	1
17	1	1	1	1
18	1	1	1	1
19	1	1	1	1
20	1	1	1	1
21	1	1	1	1
22	1	1	1	1
23	1	1	1	1
24	1	1	1	1
25	1	1	1	1
26	1	1	1	1
27	1	1	1	1
28	1	1	1	1
29	1	1	1	1
30	1	1	1	1
31	1	1	1	1
32	1	1	1	1
33	1	1	1	1
34	1	1	1	1
35	1	1	1	1
36	1	1	1	1
37	1	1	1	1
38	1	1	1	1
39	1	1	1	1
40	1	1	1	1
41	1	1	1	1
42	1	1	1	1
43	1	1	1	1
44	1	1	1	1
45	1	1	1	1
46	1	1	1	1
47	1	1	1	1
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49	1	1	1	1
50	1	1	1	1
51	1	1	1	1
52	1	1	1	1
53	1	1	1	1
54	1	1	1	1
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56	1	1	1	1
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59	1	1	1	1
60	1	1	1	1
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63	1	1	1	1
64	1	1	1	1
65	1	1	1	1
66	1	1	1	1
67	1	1	1	1
68	1	1	1	1
69	1	1	1	1
70	1	1	1	1
71	1	1	1	1
72	1	1	1	1
73	1	1	1	1
74	1	1	1	1
75	1	1	1	1
76	1	1	1	1
77	1	1	1	1
78	1	1	1	1
79	1	1	1	1
80	1	1	1	1
81	1	1	1	1
82	1	1	1	1
83	1	1	1	1
84	1	1	1	1
85	1	1	1	1
86	1	1	1	1
87	1	1	1	1
88	1	1	1	1
89	1	1	1	1
90	1	1	1	1
91	1	1	1	1
92	1	1	1	1
93	1	1	1	1
94	1	1	1	1

95



# **Exhibit I.Q Ultimate Ratio of Paid ALAE to Paid Losses** **Coverage: All Physical Damage**

Vision Insurance Group Data - Countrywide (AVIC/Vision states)

## Net Paid Losses - Line 21.1

<u>AY</u>	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
4/01 - 3/02	8,454,238	9,372,669	9,374,580	9,369,462	9,379,193	9,375,246	9374612
4/02 - 3/03	3,870,565	4,430,956	4,402,661	4,403,047	4,402,952	4,402,691	
4/03 - 3/04	3,397,328	3,771,486	3,785,322	3,788,012	3,787,501		
4/04 - 3/05	2,445,633	2,620,819	2,640,245	2,636,077			
4/05 - 3/06	2,693,313	3,355,118	3,326,354				
4/06 - 3/07	9,195,647	9,958,136					
4/07 - 3/08	9,233,631						

## Paid ALAE - Line 21.1

<u>AY</u>	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
4/01 - 3/02	536,618	436,805	447,663	452,292	457,410	459,726	460404
4/02 - 3/03	166,600	210,973	222,769	224,580	224,580	224,591	
4/03 - 3/04	127,092	160,037	163,984	164,483	167,079		
4/04 - 3/05	108,587	129,870	132,391	135,825			
4/05 - 3/06	121,929	184,148	215,675				
4/06 - 3/07	352,477	455,598					
4/07 - 3/08	301,800						

## Ratio of Paid ALAE to Net Paid Losses

<u>AY</u>	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>
4/00 - 3/01	0.063	0.047	0.048	0.048	0.049	0.049	0.049
4/01 - 3/02	0.043	0.048	0.051	0.051	0.051	0.051	
4/02 - 3/03	0.037	0.042	0.043	0.043	0.044	0.044	
4/03 - 3/04	0.044	0.050	0.050	0.052	0.052	0.052	
4/04 - 3/05	0.045	0.055	0.065	0.065	0.066	0.066	
4/05 - 3/06	0.038	0.046	0.048	0.049	0.049	0.049	
4/06 - 3/07	0.033	0.034	0.036	0.037	0.037	0.037	

Selected 0.050

## Development Factors

<u>AY</u>	<u>24/12</u>	<u>36/24</u>	<u>48/36</u>	<u>60/48</u>	<u>72/60</u>	<u>Ult/72</u>
4/00 - 3/01	0.73	1.02	1.01	1.01	1.01	1.00
4/01 - 3/02	1.11	1.06	1.01	1.00	1.00	
4/02 - 3/03	1.13	1.02	1.00	1.02		
4/03 - 3/04	1.12	1.01	1.03			
4/04 - 3/05	1.21	1.18				
4/05 - 3/06	1.19					
Avg.	1.08	1.06	1.01	1.01	1.00	N/A
Wtd. Avg.	1.00	1.06	1.01	1.01	1.00	N/A
Selected	1.05	1.06	1.01	1.01	1.00	1.00



Liability BI/PC	Driver Class					Driver Class					Driver Class				
	Age	MM	MF	SM		Age	MM	MF	SM		Age	MM	MF	SM	
14	2.688	2.150	3.999	2.741		14	1.806	1.600	1.881	1.613	14	2.580	2.043	3.600	2.750
15	2.688	2.150	3.999	2.741		15	1.806	1.600	1.881	1.613	15	2.580	2.043	3.600	2.750
16	2.688	2.150	3.999	2.741		16	1.806	1.600	1.881	1.613	16	2.580	2.043	3.600	2.750
17	2.688	2.150	3.999	2.741		17	1.806	1.600	1.881	1.613	17	2.580	2.043	3.600	2.750
18	2.688	2.150	3.999	2.688		18	1.806	1.600	1.881	1.613	18	2.580	2.043	3.500	2.750
19	2.043	1.430	2.795	2.250		19	1.806	1.451	1.774	1.451	19	2.150	1.666	3.225	2.200
20	2.043	1.430	2.795	2.100		20	1.806	1.451	1.774	1.451	20	2.150	1.666	3.000	2.200
21	1.613	1.312	2.000	1.600		21	1.550	1.290	1.666	1.344	21	1.720	1.398	2.473	1.720
22	1.613	1.220	2.000	1.600		22	1.442	1.200	1.666	1.290	22	1.720	1.398	2.300	1.600
23	1.344	1.183	1.650	1.350		23	1.350	1.200	1.505	1.290	23	1.613	1.290	2.000	1.400
24	1.290	1.100	1.650	1.350		24	1.350	1.200	1.505	1.290	24	1.500	1.200	1.860	1.400
25	1.150	1.075	1.310	1.236		25	1.200	1.129	1.505	1.236	25	1.250	1.150	1.581	1.300
26	1.150	1.075	1.310	1.236		26	1.200	1.129	1.505	1.236	26	1.250	1.150	1.581	1.300
27	1.150	1.075	1.310	1.236		27	1.200	1.129	1.398	1.236	27	1.200	1.100	1.500	1.300
28	1.150	1.000	1.310	1.150		28	1.200	1.129	1.398	1.236	28	1.116	1.100	1.395	1.209
29	1.150	1.000	1.310	1.150		29	1.200	1.129	1.398	1.236	29	1.116	1.100	1.395	1.209
30	1.020	1.000	1.170	1.150		30	1.183	1.129	1.344	1.183	30	1.116	1.050	1.395	1.163
31	1.020	1.000	1.170	1.150		31	1.183	1.129	1.344	1.183	31	1.116	1.050	1.395	1.163
32	1.020	1.000	1.170	1.150		32	1.183	1.129	1.344	1.183	32	1.116	1.050	1.395	1.163
33	1.020	1.000	1.170	1.150		33	1.183	1.129	1.344	1.183	33	1.116	1.050	1.395	1.163
34	1.020	1.000	1.170	1.150		34	1.183	1.129	1.344	1.183	34	1.116	1.050	1.395	1.163
35	1.020	1.000	1.150	1.100		35	1.129	1.129	1.236	1.183	35	1.100	1.000	1.300	1.163
36	1.075	1.000	1.150	1.100		36	1.050	1.129	1.236	1.183	36	1.100	1.075	1.300	1.200
37	1.075	1.000	1.150	1.100		37	1.050	1.129	1.236	1.183	37	1.100	1.075	1.300	1.200
38	1.075	1.000	1.150	1.100		38	1.050	1.129	1.236	1.183	38	1.100	1.075	1.300	1.200
39	1.000	1.000	1.150	1.100		39	1.050	1.129	1.236	1.183	39	1.100	1.075	1.300	1.200
40	1.000	1.000	1.100	1.050		40	1.000	1.075	1.183	1.129	40	1.000	1.075	1.236	1.150
41	1.000	1.000	1.100	1.050		41	1.000	1.075	1.183	1.129	41	1.000	1.075	1.236	1.150
42	1.000	1.000	1.100	1.050		42	1.000	1.075	1.183	1.129	42	1.000	1.000	1.150	1.070
43	1.000	1.000	1.100	1.050		43	1.000	1.075	1.183	1.129	43	1.000	1.000	1.150	1.070
44	1.000	1.000	1.100	1.050		44	1.000	1.075	1.183	1.129	44	1.000	1.000	1.150	1.070
45	1.000	1.000	1.050	1.050		45	1.000	1.075	1.183	1.129	45	1.000	1.000	1.120	1.023
46	1.000	1.000	1.050	1.050		46	1.000	1.075	1.183	1.129	46	1.000	1.000	1.120	1.023
47	1.000	1.000	1.050	1.050		47	1.000	1.075	1.183	1.129	47	1.000	1.000	1.120	1.023
48	1.000	1.000	1.050	1.050		48	0.930	1.000	1.100	1.129	48	1.075	1.075	1.204	1.100
49	1.000	1.000	1.050	1.050		49	0.930	1.000	1.100	1.129	49	1.075	1.075	1.204	1.100
50	1.000	0.950	1.000	1.100		50	0.930	1.000	1.100	1.000	50	1.000	1.000	1.150	1.100
51	1.000	0.950	1.000	1.023		51	0.930	1.000	1.100	1.000	51	1.000	1.000	1.150	1.100
52	1.000	0.950	1.000	1.023		52	0.930	1.000	1.100	1.000	52	1.000	1.000	1.150	1.100
53	1.000	0.950	1.000	1.023		53	0.930	1.000	1.100	1.000	53	1.000	1.000	1.150	1.100
54	1.000	0.950	1.000	1.023		54	0.930	1.000	1.100	1.000	54	1.000	1.000	1.150	1.100
55	1.000	0.950	1.050	1.050		55	0.930	0.930	1.100	1.000	55	1.000	1.000	1.150	1.100
56	1.000	0.950	1.050	1.050		56	0.930	0.930	1.100	1.000	56	1.000	1.000	1.150	1.100
57	1.000	0.950	1.050	1.050		57	0.930	0.930	1.023	1.000	57	1.000	1.000	1.150	1.100
58	1.000	0.950	1.050	1.050		58	0.930	0.930	1.023	1.000	58	1.000	1.000	1.150	1.100
59	1.000	0.950	1.129	1.050		59	0.930	0.930	1.023	1.000	59	1.000	1.000	1.150	1.100
60	1.075	1.000	1.150	1.050		60	0.930	0.930	1.023	1.000	60	1.000	1.000	1.150	1.100
61	1.075	1.000	1.150	1.050		61	0.930	0.930	1.023	1.000	61	1.000	1.000	1.150	1.100
62	1.075	1.000	1.150	1.050		62	0.930	0.930	1.023	1.000	62	1.000	1.000	1.150	1.100
63	1.075	1.000	1.150	1.050		63	0.930	0.930	1.023	1.000	63	1.000	1.000	1.150	1.100
64	1.075	1.000	1.150	1.050		64	0.930	0.930	1.023	1.000	64	1.000	1.000	1.150	1.100
65	1.236	1.100	1.398	1.200		65	0.930	0.930	1.023	1.000	65	1.100	1.050	1.250	1.100
66	1.236	1.100	1.398	1.200		66	0.930	0.930	1.023	1.000	66	1.100	1.050	1.250	1.100
67	1.236	1.100	1.398	1.200		67	0.930	0.930	1.023	1.000	67	1.100	1.050	1.250	1.100
68	1.236	1.100	1.398	1.200		68	0.930	0.930	1.023	1.000	68	1.100	1.050	1.250	1.100
69	1.236	1.100	1.398	1.200		69	0.930	0.930	1.023	1.000	69	1.100	1.050	1.250	1.100
70	1.400	1.300	1.600	1.349		70	0.930	0.930	1.023	1.000	70	1.200	1.290	1.400	1.200
71	1.400	1.300	1.600	1.349		71	0.930	0.930	1.023	1.000	71	1.200	1.290	1.400	1.200
72	1.400	1.300	1.600	1.349		72	0.930	0.930	1.023	1.000	72	1.200	1.290	1.400	1.200
73	1.400	1.300	1.600	1.349		73	0.930	0.930	1.023	1.000	73	1.290	1.290	1.505	1.290
74	1.400	1.300	1.600	1.349		74	0.930	0.930	1.023	1.000	74	1.290	1.290	1.505	1.290
75	1.720	1.450	1.900	1.600		75	0.930	0.930	1.023	1.000	75	1.505	1.398	1.720	1.398
76	1.720	1.450	1.900	1.600		76	0.930	0.930	1.023	1.000	76	1.505	1.398	1.720	1.398
77	1.720	1.450	1.900	1.600		77	0.930	0.930	1.023	1.000	77	1.505	1.398	1.720	1.398
78	1.720	1.450	1.900	1.600		78	0.930	0.930	1.023	1.000	78	1.505	1.398	1.720	1.398
79	1.720	1.450	1.900	1.600		79	0.930	0.930	1.023	1.000	79	1.505	1.398	1.720	1.398
80	1.720	1.450	1.900	1.600		80	0.930	0.930	1.023	1.000	80	1.505	1.398	1.720	1.398
81	1.720	1.450	1.900	1.600		81	0.930	0.930	1.023	1.000	81	1.505	1.398	1.720	1.398
82	1.720	1.450	1.900	1.600		82	0.930	0.930	1.023	1.000	82	1.505	1.398	1.720	1.398
83	1.720	1.450	1.900	1.600		83	0.930	0.930	1.023	1.000	83	1.505	1.398	1.720	1.398
84	1.720	1.450	1.900	1.600		84	0.930	0.930	1.023	1.000	84	1.505	1.398	1.720	1.398
85	1.720	1.450	1.900	1.600		85	0.930	0.930	1.023	1.000	85	1.505	1.398	1.720	1.398
86	1.720	1.450	1.900	1.600		86	0.930	0.930	1.023	1.000	86	1.505	1.398	1.720	1.398
87	1.720	1.450	1.900	1.600		87	0.930	0.930	1.023	1.000	87	1.505	1.398	1.720	1.398
88	1.720	1.450	1.900	1.600		88	0.930	0.930	1.023	1.000	88	1.505	1.398	1.720	1.398
89	1.720	1.450	1.900	1.600		89	0.930	0.930	1.023	1.000	89	1.505	1.398	1.720	1.398
90	1.720	1.450	1.900	1.600		90	0.930	0.930	1.023	1.000	90	1.505	1.398	1.720	1.398
91	1.720	1.450	1.900	1.600		91	0.930	0.930	1.023	1.000	91	1.505	1.398	1.720	1.398
92	1.720	1.450	1.900	1.600		92	0.930	0.930	1.023	1.000	92	1.505	1.398	1.720	1.398
93	1.720	1.450	1.900	1.600		93	0.930	0.930	1.023	1.000	93	1.505	1.398	1.720	1.398
94	1.720	1.450	1.900	1.600											



Zip	City	Territory
72001	ADONA	152
72610	ALCO	151
72002	ALEXANDER	102
72410	ALICIA	142
72820	ALIX	152
71820	ALLEENE	112
72921	ALMA	40
72003	ALMYRA	146
72611	ALPENA	151
71920	ALPINE	112
72004	ALTHEIMER	146
72821	ALTUS	152
72005	AMAGON	143
71921	AMITY	112
71922	ANTOINE	112
71923	ARKADELPHIA	111
71998	ARKADELPHIA	111
71999	ARKADELPHIA	111
71630	ARKANSAS CITY	19
72310	ARMOREL	144
72513	ASH FLAT	142
71822	ASHDOWN	112
72823	ATKINS	150
72311	AUBREY	22
72006	AUGUSTA	141
72007	AUSTIN	141
72711	AVOCA	301
72010	BALD KNOB	141
71631	BANKS	111
72923	BARLING	10
72312	BARTON	23
72313	BASSETT	143
72924	BATES	152
72501	BATESVILLE	142
72503	BATESVILLE	142
72011	BAUXITE	601
72411	BAY	143
71720	BEARDEN	111
72613	BEAVER	151
72013	BEE BRANCH	152
72012	BEEBE	141
72412	BEECH GROVE	145
72014	BEEDEVILLE	143
71721	BEIRNE	111
72714	BELLA VISTA	301
72715	BELLA VISTA	301
72824	BELLEVILLE	152
71823	BEN LOMOND	112
72015	BENTON	601
72018	BENTON	601
72019	BENTON	601
72158	BENTON	601
72712	BENTONVILLE	301
72716	BENTONVILLE	301
72615	BERGMAN	151
72616	BERRYVILLE	151
72515	BEXAR	142
72617	BIG FLAT	151
72016	BIGELOW	152
72413	BIGGERS	145
72017	BISCOE	146
71929	BISMARCK	112
72414	BLACK OAK	143
72415	BLACK ROCK	142
71825	BLEVINS	112
72826	BLUE MOUNTAIN	152
71722	BLUFF CITY	113
72827	BLUFFTON	152
72315	BLYTHEVILLE	144
72316	BLYTHEVILLE	144
71932	BOARD CAMP	112
72926	BOLES	112
71933	BONNERDALE	112
72416	BONO	142
72927	BOONEVILLE	152
72020	BRADFORD	141
71826	BRADLEY	113
72928	BRANCH	152
72320	BRICKEYS	22
72828	BRIGGSVILLE	152
72021	BRINKLEY	146
72517	BROCKWELL	142
72417	BROOKLAND	143
72022	BRYANT	601
72089	BRYANT	601
71827	BUCKNER	113
72619	BULL SHOALS	151
72321	BURDETTE	144

110

	72023	CABOT	104
	71935	CADDO GAP	112
	72322	CALDWELL	22
	71828	CALE	113
	72519	CALICO ROCK	151
	71724	CALION	111
	71701	CAMDEN	111
	71711	CAMDEN	111
	72520	CAMP	142
	72717	CANEHILL	302
	72419	CARAWAY	143
	72024	CARLISLE	146
	71725	CARTHAGE	111
	72025	CASA	152
	72421	CASH	142
	72026	CASSCOE	146
	72521	CAVE CITY	142
	72718	CAVE SPRINGS	301
	72930	CECIL	152
	72932	CEDARVILLE	40
	72027	CENTER RIDGE	152
	72719	CENTERTON	301
	72829	CENTERVILLE	152
	72933	CHARLESTON	152
	72522	CHARLOTTE	142
	72525	CHEROKEE VILLAGE	142
	72529	CHEROKEE VILLAGE	142
	72324	CHERRY VALLEY	143
	72934	CHESTER	40
	71726	CHIDESTER	111
	72028	CHOCTAW	152
	72029	CLARENDON	146
	72325	CLARKEDALE	5
	72623	CLARKRIDGE	151
	72830	CLARKSVILLE	152
	72030	CLEVELAND	152
	72031	CLINTON	152
	72832	COAL HILL	152
	72053	COLLEGE STATION	21
	72326	COLT	22
	71831	COLUMBUS	112
	72721	COMBS	151
	72624	COMPTON	151
	72523	CONCORD	142
	72032	CONWAY	150
	72033	CONWAY	150
	72034	CONWAY	150
	72035	CONWAY	150
	72524	CORD	142
	72422	CORNING	145
	72626	COTTER	151
	72036	COTTON PLANT	146
	71937	COVE	112
	72037	COY	603
	72327	CRAWFORDSVILLE	5
	72038	CROCKETTS BLUFF	146
	71635	CROSSETT	19
	72328	CRUMROD	23
	71728	CURTIS	111
	72526	CUSHMAN	142
	72039	DAMASCUS	152
	72833	DANVILLE	152
	72834	DARDANELLE	152
	72424	DATTO	145
	71832	DE QUEEN	112
	72041	DE VALLS BLUFF	146
	72042	DE WITT	146
	72722	DECATUR	301
	72628	DEER	151
	72425	DELAPLAINE	145
	72835	DELAWARE	152
	71940	DELIGHT	112
	72426	DELL	144
	72629	DENNARD	152
	71638	DERMOTT	19
	72040	DES ARC	146
	72527	DESHA	142
	72630	DIAMOND CITY	151
	72043	DIAZ	142
	71833	DIERKS	112
	71834	DODDRIDGE	113
	72528	DOLPH	142
	71941	DONALDSON	111
	72837	DOVER	152
	72530	DRASCO	142
	72329	DRIVER	144
	71639	DUMAS	19
	72935	DYER	40
	72330	DYESS	143

111

1998 Advances Described (as an *Abstract*) ... Continued to 1998

AVIC AP 00115-83. Published Losses (Mill. of Recouped) (Mys) = Predicted to Qualify

**Selected:**

9





## AVC Advances Reported | assets (Net of Removables) = Projected to 111,111 units

[illegible]

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[illegible]

98

100% Aromatic Polyimide Resins (Not of Polyimide) Oriented by 100°C

[illegible]

## AMVC Arkansas Reported Losses (Net of Recoveries) -- Protected to Ultimate

Accident Ctr.	3	8	9	12
1	1	1	1	1
2	1	1	1	1
3	1	1	1	1
4	1	1	1	1
5	1	1	1	1
6	1	1	1	1
7	1	1	1	1
8	1	1	1	1
9	1	1	1	1
10	1	1	1	1
11	1	1	1	1
12	1	1	1	1
13	1	1	1	1
14	1	1	1	1
15	1	1	1	1
16	1	1	1	1
17	1	1	1	1
18	1	1	1	1
19	1	1	1	1
20	1	1	1	1
21	1	1	1	1
22	1	1	1	1
23	1	1	1	1
24	1	1	1	1
25	1	1	1	1
26	1	1	1	1
27	1	1	1	1
28	1	1	1	1
29	1	1	1	1
30	1	1	1	1
31	1	1	1	1
32	1	1	1	1
33	1	1	1	1
34	1	1	1	1
35	1	1	1	1
36	1	1	1	1
37	1	1	1	1
38	1	1	1	1
39	1	1	1	1
40	1	1	1	1
41	1	1	1	1
42	1	1	1	1
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44	1	1	1	1
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83	1	1	1	1
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86	1	1	1	1
87	1	1	1	1
88	1	1	1	1
89	1	1	1	1
90	1	1	1	1
91	1	1	1	1
92	1	1	1	1
93	1	1	1	1
94	1	1	1	1

[illegible]

Accident On	3	6	9	12	15
1990	1	1	1	1	1
1991	1	1	1	1	1
1992	1	1	1	1	1
1993	1	1	1	1	1
1994	1	1	1	1	1
1995	1	1	1	1	1
1996	1	1	1	1	1
1997	1	1	1	1	1
1998	1	1	1	1	1
1999	1	1	1	1	1
2000	1	1	1	1	1
2001	1	1	1	1	1
2002	1	1	1	1	1
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2004	1	1	1	1	1
2005	1	1	1	1	1
2006	1	1	1	1	1
2007	1	1	1	1	1
2008	1	1	1	1	1
2009	1	1	1	1	1
2010	1	1	1	1	1
2011	1	1	1	1	1
2012	1	1	1	1	1
2013	1	1	1	1	1
2014	1	1	1	1	1
2015	1	1	1	1	1
2016	1	1	1	1	1
2017	1	1	1	1	1
2018	1	1	1	1	1
2019	1	1	1	1	1
2020	1	1	1	1	1
2021	1	1	1	1	1
2022	1	1	1	1	1
2023	1	1	1	1	1
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2058	1	1	1	1	1
2059	1	1	1	1	1
2060	1	1	1	1	1
2061	1	1	1	1	1
2062	1	1	1	1	1
2063	1	1	1	1	1
2064	1	1	1	1	1
2065	1	1	1	1	1
2066	1	1	1	1	1
2067	1	1			

2000	0.843	10.734	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.598	10.
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2003 Q4	24.47	25.519	26.639	26.879	26.429
2007 Q1	27.5-0	26.952	27.041	27.727	27.727

2001 Q4	0.729	0.863	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.0
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2005 Q3	1,672	1,181	1,000	0.941	1,000
2005 Q4	1,295	1,000	1,000	1.000	1,000

[illegible]

## AVC Antismug Report (List of Recipients) -- Protected to Eliminate

[illegible]

Division (nonunion group) - Total Composites Adjusted (corrected) increase that of (nonunion's)

[illegible]

05/01/2016

## Exhibit I.P Summary of Loss Trend Factors

<u>Liab. BI, UM/UIM BI</u>	<u>Annual Trend</u>	<u>Annual Factor</u>	<u>Trend Factor</u>		
			<u>4/05-3/06</u>	<u>4/06-3/07</u>	<u>4/07-3/08</u>
Frequency Trend	-2.00%	0.9800			
Severity Trend	2.00%	1.0200			
Combined Trend	-0.04%	0.9996	0.999	0.999	0.999
<u>Liab. PD, UM PD</u>					
Frequency Trend	0.00%	1.0000			
Severity Trend	2.35%	1.0235			
Combined Trend	2.35%	1.0235	1.084	1.059	1.035
<u>Comprehensive</u>					
Frequency Trend	-2.00%	0.9800			
Severity Trend	4.00%	1.0400			
Combined Trend	1.92%	1.0192	1.068	1.048	1.028
<u>Collision</u>					
Frequency Trend	0.00%	1.0000			
Severity Trend	1.00%	1.0100			
Combined Trend	1.00%	1.0100	1.035	1.025	1.015
<u>Other (Rental, Towing, Equipment)</u>					
Frequency Trend	0.00%	1.0000			
Severity Trend	0.00%	1.0000			
Combined Trend	0.00%	1.0000	1.000	1.000	1.000
<u>Personal Injury Protection (PIP)</u>					
Frequency Trend	0.00%	1.0000			
Severity Trend	0.00%	1.0000			
Combined Trend	0.00%	1.0000	1.000	1.000	1.000

### Calculation of the Lengths of the Trending Periods

Proposed New Business Effective Date: 7/14/2008  
 Proposed Renewal Effective Date: 8/16/2008  
 Average Proposed Effective Date: 7/31/2008  
 Months Proposed Rates Will Be In Effect: 6  
 Average Written Date Of Proposed Rates: 10/30/2008

<u>Term in Months</u>	<u>Projected % of Premium</u>
6	45.7%
12	54.3%

Average Term in Months: 9.26  
 Average Accident Date of Proposed Rates: 3/20/2009

<u>Accident Period</u>	<u>Accident Period Avg. Accident Date</u>	<u>Proposed Rates Avg. Accident Date</u>	<u>Trend Length In Years</u>
4/05-3/06	10/1/2005	3/20/2009	3.469
4/06-3/07	10/1/2006	3/20/2009	2.469
4/07-3/08	10/1/2007	3/20/2009	1.469

# Exhibit I.P Fast Track Data

## FAST TRACK PLUSTM Private Passenger Auto Loss Data and Trends Arkansas

Year Quarter Ending	Bodily Injury				Property Damage				Comprehensive				Collision				PIP			
	Pure Premium(\$)	Claim Freq.*	Paid Claim Cost(\$)	Arising Claim Freq.*	Pure Premium(\$)	Claim Freq.*	Paid Claim Cost(\$)		Pure Premium(\$)	Claim Freq.*	Paid Claim Cost(\$)		Pure Premium(\$)	Claim Freq.*	Paid Claim Cost(\$)		Pure Premium(\$)	Claim Freq.*	Paid Claim Cost(\$)	Arising Claim Freq.*
2003 - 4	86.13	1.08	7,985	1.44	86.04	3.36	2,560		85.76	9.67	887		165.59	5.61	2,954					
2004 - 1	89.40	1.11	8,083	1.46	86.53	3.38	2,562		84.23	9.51	886		162.52	5.53	2,937					
2004 - 2	91.11	1.12	8,166	1.46	87.07	3.37	2,581		86.22	9.49	909		164.12	5.51	2,977					
2004 - 3	90.95	1.13	8,052	1.42	86.32	3.36	2,573		74.70	8.73	856		163.65	5.43	3,011					
2004 - 4	95.48	1.15	8,311	1.42	85.78	3.35	2,564		75.09	8.64	869		165.00	5.39	3,062					
2005 - 1	96.64	1.15	8,386	1.41	86.70	3.35	2,584		78.04	8.74	893		168.39	5.42	3,105					
2005 - 2	96.27	1.13	8,493	1.40	87.18	3.37	2,584		68.54	8.32	824		169.86	5.44	3,125					
2005 - 3	97.49	1.12	8,686	1.38	87.60	3.37	2,599		67.82	8.19	828		168.82	5.42	3,116					
2005 - 4	94.78	1.08	8,801	1.34	87.82	3.33	2,634		71.27	8.20	869		168.35	5.34	3,154					
2006 - 1	93.35	1.03	9,078	1.31	86.89	3.28	2,648		79.55	8.16	976		163.84	5.24	3,128					
2006 - 2	93.82	1.01	9,272	1.27	86.17	3.22	2,680		98.62	8.49	1,161		162.30	5.15	3,149					
2006 - 3	90.74	0.99	9,135	1.25	86.83	3.19	2,724		98.04	8.06	1,216		162.52	5.15	3,153					
2006 - 4	90.97	0.99	9,203	1.27	87.20	3.21	2,719		95.21	7.64	1,246		162.68	5.19	3,136					
2007 - 1	88.70	0.99	8,927	1.25	87.55	3.21	2,728		86.20	7.09	1,215		166.62	5.22	3,192					
2007 - 2	86.10	0.99	8,684	1.24	88.30	3.22	2,740		64.84	6.09	1,065		166.58	5.25	3,175					
2007 - 3	85.42	0.97	8,797	1.25	88.70	3.22	2,757		64.05	5.94	1,078		166.69	5.24	3,182					
2007 - 4	84.15	0.96	8,761	1.24	89.07	3.21	2,775		63.78	5.87	1,086		167.30	5.23	3,198					
2008 - 1																				
2008 - 2																				
2008 - 3																				
Annual Trends																				
Linear																				
1 Year	-6.66%	-4.90%	-1.76%	-0.82%	2.24%	-0.04%	2.28%		-39.04%	-24.33%	-13.53%		0.52%	0.23%	0.28%		0.52%	0.23%	0.28%	
2 Year	-6.55%	-3.26%	-3.30%	-2.50%	1.77%	-0.57%	2.33%		-22.95%	-23.39%	-0.53%		1.80%	0.62%	1.17%		1.80%	0.62%	1.17%	
3 Year	-5.43%	-6.82%	1.22%	-5.19%	0.72%	-2.11%	2.80%		-1.74%	-13.90%	11.69%		-0.57%	-1.54%	0.96%		-0.57%	-1.54%	0.96%	
4 Year	-2.23%	-5.12%	2.84%	-5.18%	0.63%	-1.74%	2.37%		-1.76%	-11.23%	9.52%		0.18%	-1.73%	1.88%		0.18%	-1.73%	1.88%	
Exponential																				
1 Year	-6.43%	-4.79%	-1.73%	-0.81%	2.27%	-0.04%	2.31%		-30.68%	-21.01%	-12.23%		0.52%	0.23%	0.28%		0.52%	0.23%	0.28%	
2 Year	-6.35%	-3.21%	-3.25%	-2.45%	1.78%	-0.56%	2.36%		-21.35%	-21.19%	-0.20%		1.81%	0.63%	1.18%		1.81%	0.63%	1.18%	
3 Year	-5.32%	-6.50%	1.26%	-5.00%	0.72%	-2.07%	2.85%		-2.29%	-13.61%	13.09%		-0.57%	-1.52%	0.96%		-0.57%	-1.52%	0.96%	
4 Year	-2.25%	-5.02%	2.92%	-5.03%	0.63%	-1.72%	2.39%		-2.29%	-11.13%	9.94%		0.18%	-1.70%	1.92%		0.18%	-1.70%	1.92%	
Selected		-2.00%	2.00%			0.00%	2.35%			-2.00%	4.00%			0.00%	1.00%			0.00%	0.00%	

# **Exhibit I.Q Ultimate Ratio of Paid ALAE to Paid Losses** **Coverage: All Liability**

Vision Insurance Group Data - Countrywide (AVIC/Vision states)

## Net Paid Losses - Line 19.1 & 19.2

AY	12	24	36	48	60	72	84
4/01 - 3/02	18,489,138	31,007,647	35,055,913	36,573,234	36,911,087	37,006,609	37,229,465
4/02 - 3/03	12,766,287	22,033,928	25,042,420	26,352,442	26,732,436	26,919,667	
4/03 - 3/04	12,871,596	22,641,518	25,493,163	26,306,807	26,686,747		
4/04 - 3/05	13,191,575	22,345,613	24,962,131	25,952,919			
4/05 - 3/06	11,943,682	21,470,634	24,299,539				
4/06 - 3/07	21,089,787	35,631,796					
4/07 - 3/08	19,122,706						

## Paid ALAE - Line 19.1 & 19.2

AY	12	24	36	48	60	72	84
4/01 - 3/02	632,829	807,318	1,140,963	1,514,555	1,709,208	1,786,512	182,2645
4/02 - 3/03	361,220	752,637	1,107,460	1,397,572	1,559,210	1,610,366	
4/03 - 3/04	395,155	743,382	1,041,521	1,263,455	1,399,393		
4/04 - 3/05	457,337	853,296	1,238,210	1,552,366			
4/05 - 3/06	512,980	1,014,857	1,383,921				
4/06 - 3/07	634,874	1,212,745					
4/07 - 3/08	617,321						

## Ratio of Paid ALAE to Net Paid Losses

AY	12	24	36	48	60	72	84
4/00 - 3/01	0.034	0.026	0.033	0.041	0.046	0.048	0.049
4/01 - 3/02	0.028	0.034	0.044	0.053	0.058	0.060	
4/02 - 3/03	0.031	0.033	0.041	0.048	0.052	0.054	
4/03 - 3/04	0.035	0.038	0.050	0.060	0.066	0.068	
4/04 - 3/05	0.043	0.047	0.057	0.069	0.076	0.078	
4/05 - 3/06	0.030	0.034	0.043	0.052	0.057	0.059	
4/06 - 3/07	0.032	0.034	0.043	0.052	0.057	0.059	

Selected

0.060

## Development Factors

AY	24/12	36/24	48/36	60/48	72/60	UII/72
4/00 - 3/01	0.76	1.25	1.27	1.12	1.04	1.01
4/01 - 3/02	1.21	1.29	1.20	1.10	1.03	
4/02 - 3/03	1.07	1.24	1.18	1.09		
4/03 - 3/04	1.10	1.30	1.21			
4/04 - 3/05	1.10	1.20				
4/05 - 3/06	1.13					
Avg.	1.06	1.26	1.21	1.10	1.03	N/A
Wtd. Avg.	1.05	1.26	1.21	1.10	1.03	N/A
Selected	1.06	1.26	1.21	1.10	1.03	1.00

72331	EARLE	5
72044	EDGEMONT	142
72332	EDMONDSON	5
72427	EGYPT	142
71730	EL DORADO	111
71731	EL DORADO	111
72045	EL PASO	141
72333	ELAINE	23
72531	ELIZABETH	142
72727	ELKINS	302
72728	ELM SPRINGS	302
71740	EMERSON	113
71835	EMMET	113
72046	ENGLAND	603
72047	ENOLA	152
72048	ETHEL	146
72428	ETOWAH	143
71640	EUDORA	19
72631	EUREKA SPRINGS	151
72632	EUREKA SPRINGS	151
72729	EVANSVILLE	302
72532	EVENING SHADE	142
72633	EVERTON	151
72088	FAIRFIELD BAY	152
72730	FARMINGTON	302
72701	FAYETTEVILLE	302
72702	FAYETTEVILLE	302
72703	FAYETTEVILLE	302
72704	FAYETTEVILLE	302
72533	FIFTY SIX	151
72429	FISHER	143
72634	FLIPPIN	151
72534	FLORAL	142
71742	FORDYCE	111
71836	FOREMAN	112
72335	FORREST CITY	22
72336	FORREST CITY	22
72901	FORT SMITH	10
72902	FORT SMITH	10
72903	FORT SMITH	10
72904	FORT SMITH	10
72906	FORT SMITH	10
72913	FORT SMITH	10
72914	FORT SMITH	10
72917	FORT SMITH	10
72918	FORT SMITH	10
72905	FORT SMITH	40
72908	FORT SMITH	40
72916	FORT SMITH	40
72919	FORT SMITH	40
71837	FOUKE	113
71642	FOUNTAIN HILL	19
72051	FOX	151
72536	FRANKLIN	142
72338	FRENCHMANS BAYOU	143
71942	FRIENDSHIP	111
71838	FULTON	112
72537	GAMALIEL	151
72732	GARFIELD	301
71839	GARLAND CITY	113
72052	GARNER	141
72635	GASSVILLE	151
72733	GATEWAY	301
71840	GENOA	113
72734	GENTRY	301
72538	GEPP	142
72636	GILBERT	151
72055	GILLET	146
71841	GILLHAM	112
72339	GILMORE	5
72539	GLENCOE	142
71943	GLENWOOD	112
72340	GOODWIN	22
72735	GOSHEN	302
72319	GOSNELL	143
71643	GOULD	19
71644	GRADY	19
71944	GRANNIS	112
72057	GRAPEVINE	111
72838	GRAVELLY	152
72736	GRAVETTE	301
72638	GREEN FOREST	151
72058	GREENBRIER	152
72737	GREENLAND	302
72430	GREENWAY	145
72936	GREENWOOD	40
72059	GREGORY	141
72060	GRIFFITHVILLE	146
72431	GRUBBS	142



72540	GUION	142
71743	GURDON	111
72061	GUY	152
72937	HACKETT	40
72839	HAGARVILLE	152
71646	HAMBURG	19
71744	HAMPTON	111
72542	HARDY	142
71745	HARRELL	111
72639	HARRIET	151
72432	HARRISBURG	143
72601	HARRISON	151
72602	HARRISON	151
72938	HARTFORD	152
72840	HARTMAN	152
72841	HARVEY	152
72640	HASTY	151
71945	HATFIELD	112
72063	HATTIEVILLE	152
72842	HAVANA	152
72341	HAYNES	22
72064	HAZEN	146
72543	HEBER SPRINGS	142
72545	HEBER SPRINGS	142
72843	HECTOR	152
72342	HELENA	23
72544	HENDERSON	151
72065	HENSLEY	603
71647	HERMITAGE	111
72346	HETH	22
72066	HICKORY PLAINS	146
72347	HICKORY RIDGE	143
72067	HIGDEN	142
72068	HIGGINSON	141
72738	HINDSVILLE	151
72739	HIWASSE	301
72069	HOLLY GROVE	146
71801	HOPE	113
71802	HOPE	113
71842	HORATIO	112
72512	HORSESHOE BEND	142
71901	HOT SPRINGS NATIONA	8
71902	HOT SPRINGS NATIONA	8
71903	HOT SPRINGS NATIONA	8
71913	HOT SPRINGS NATIONA	8
71914	HOT SPRINGS NATIONA	8
71951	HOT SPRINGS NATIONA	8
71910	HOT SPRINGS VILLAGE	8
71909	HOT SPRINGS VILLAGE	152
72070	HOUSTON	152
72433	HOXIE	142
72348	HUGHES	22
72072	HUMNOKE	146
72073	HUMPHREY	146
72074	HUNTER	142
72940	HUNTINGTON	40
72740	HUNTSVILLE	301
71747	HUTTIG	111
72546	IDA	142
72434	IMBODEN	142
71748	IVAN	111
72075	JACKSONPORT	142
72076	JACKSONVILLE	104
72078	JACKSONVILLE	104
72641	JASPER	151
72079	JEFFERSON	26
71651	JERSEY	111
72080	JERUSALEM	152
71949	JESSIEVILLE	152
72741	JOHNSON	302
72350	JOINER	143
72105	JONES MILL	111
72401	JONESBORO	9
72402	JONESBORO	143
72403	JONESBORO	143
72404	JONESBORO	143
72081	JUDSONIA	141
71749	JUNCTION CITY	111
72351	KEISER	144
72082	KENSETT	141
72083	KEO	603
71652	KINGSLAND	111
72742	KINGSTON	151
71950	KIRBY	112
72435	KNOBEL	145
72845	KNOXVILLE	152
72352	LA GRANGE	22
72436	LAFE	145
72437	LAKE CITY	143

71653	LAKE VILLAGE	19
72642	LAKEVIEW	151
72846	LAMAR	152
72353	LAMBROOK	23
71844	LANEBURG	113
71952	LANGLEY	112
72941	LAVACA	40
71750	LAWSON	111
72438	LEACHVILLE	144
72644	LEAD HILL	151
72084	LEOLA	602
72354	LEPANTO	143
72645	LESLIE	151
72085	LETONA	141
71845	LEWISVILLE	113
72355	LEXA	22
72439	LIGHT	143
72744	LINCOLN	302
72201	LITTLE ROCK	21
72202	LITTLE ROCK	21
72203	LITTLE ROCK	21
72204	LITTLE ROCK	21
72206	LITTLE ROCK	21
72209	LITTLE ROCK	21
72205	LITTLE ROCK	101
72207	LITTLE ROCK	101
72214	LITTLE ROCK	101
72215	LITTLE ROCK	101
72216	LITTLE ROCK	101
72217	LITTLE ROCK	101
72219	LITTLE ROCK	101
72222	LITTLE ROCK	101
72223	LITTLE ROCK	101
72225	LITTLE ROCK	101
72227	LITTLE ROCK	101
72231	LITTLE ROCK	101
72260	LITTLE ROCK	101
72295	LITTLE ROCK	101
72210	LITTLE ROCK	102
72211	LITTLE ROCK	105
72212	LITTLE ROCK	105
72221	LITTLE ROCK	105
72099	LITTLE ROCK AIR FORC	36
71846	LOCKESBURG	112
72550	LOCUST GROVE	142
72847	LONDON	152
72086	LONoke	104
72087	LONSDALE	601
71751	LOUANN	111
72745	LOWELL	301
72358	LUXORA	144
72440	LYNN	142
72103	MABELVALE	102
72359	MADISON	22
72943	MAGAZINE	152
72553	MAGNESS	142
71753	MAGNOLIA	113
71754	MAGNOLIA	113
72104	MALVERN	111
72554	MAMMOTH SPRING	142
72442	MANILA	143
72944	MANSFIELD	152
72648	MARBLE FALLS	151
72555	MARCELLA	142
72360	MARIANNA	22
72364	MARION	5
72365	MARKED TREE	143
72443	MARMADUKE	145
72650	MARSHALL	151
72366	MARVELL	23
72113	MAUMELLE	105
72106	MAYFLOWER	150
72444	MAYNARD	145
72747	MAYSVILLE	301
71847	MC CASKILL	112
72101	MC CRORY	141
72189	MC CRORY	141
72441	MC DOUGAL	145
71654	MC GEHEE	19
71666	MC GEHEE	19
71752	MC NEIL	113
72102	MC RAE	141
72556	MELBOURNE	142
72367	MELLWOOD	23
71953	MENA	112
72107	MENIFEE	150
72945	MIDLAND	40
72651	MIDWAY	151
71851	MINERAL SPRINGS	112

	72445	MINTURN	142
	72447	MONETTE	143
	72108	MONROE	142
	71655	MONTICELLO	19
	71656	MONTICELLO	19
	71657	MONTICELLO	19
	71658	MONTROSE	19
	72368	MORO	22
	72110	MORRILTON	150
	72749	MORROW	302
	71659	MOSCOW	19
	71758	MOUNT HOLLY	111
	71957	MOUNT IDA	112
	72655	MOUNT JUDEA	151
	72561	MOUNT PLEASANT	142
	72111	MOUNT VERNON	152
	72653	MOUNTAIN HOME	151
	72654	MOUNTAIN HOME	151
	71956	MOUNTAIN PINE	152
	72560	MOUNTAIN VIEW	151
	72946	MOUNTAINBURG	40
	72947	MULBERRY	152
	71958	MURFREESBORO	112
	71852	NASHVILLE	112
	72948	NATURAL DAM	40
	72851	NEW BLAINE	152
	71660	NEW EDINBURG	111
	72562	NEWARK	142
	71959	NEWHOPE	112
	72112	NEWPORT	141
	72658	NORFORK	151
	72659	NORFORK	151
	71960	NORMAN	112
	71759	NORPHLET	111
	72124	NORTH LITTLE ROCK	101
	72190	NORTH LITTLE ROCK	101
	72198	NORTH LITTLE ROCK	101
	72199	NORTH LITTLE ROCK	101
	72114	NORTH LITTLE ROCK	103
	72115	NORTH LITTLE ROCK	103
	72116	NORTH LITTLE ROCK	103
	72117	NORTH LITTLE ROCK	103
	72119	NORTH LITTLE ROCK	103
	72118	NORTH LITTLE ROCK	105
	72449	O KEAN	145
	72660	OAK GROVE	151
	72661	OAKLAND	151
	72852	OARK	152
	71961	ODEN	112
	71966	ODEN	112
	71853	OGDEN	112
	72564	OIL TROUGH	142
	71962	OKOLONA	111
	72853	OLA	152
	72662	OMAHA	151
	72369	ONEIDA	23
	72663	ONIA	151
	72370	OSCEOLA	144
	72565	OXFORD	142
	71855	OZAN	112
	72949	OZARK	152
	72854	OZONE	152
	72372	PALESTINE	22
	72121	PANGBURN	142
	72450	PARAGOULD	145
	72451	PARAGOULD	145
	72855	PARIS	152
	71661	PARKDALE	19
	72373	PARKIN	143
	72950	PARKS	152
	72122	PARON	152
	72666	PARTHENON	151
	72123	PATTERSON	141
	72751	PEA RIDGE	301
	72453	PEACH ORCHARD	145
	71964	PEARCY	112
	72668	PEEL	151
	72856	PELSOR	152
	71965	PENCIL BLUFF	112
	72125	PERRY	152
	72126	PERRYVILLE	152
	72752	PETTIGREW	151
	71662	PICKENS	19
	72454	PIGGOTT	145
	72669	PINDALL	151
	71601	PINE BLUFF	26
	71603	PINE BLUFF	26
	71611	PINE BLUFF	26
	71613	PINE BLUFF	26



72566	PINEVILLE	142
72857	PLAINVIEW	152
72567	PLEASANT GROVE	142
72568	PLEASANT PLAINS	142
72127	PLUMERVILLE	150
72455	POCAHONTAS	145
72456	POLLARD	145
72670	PONCA	151
72374	POPLAR GROVE	23
72457	PORTIA	142
71663	PORTLAND	19
72858	POTTSVILLE	150
72569	POUGHKEEPSIE	142
72458	POWHATAN	142
72128	POYEN	602
72753	PRAIRIE GROVE	302
72129	PRATTSVILLE	602
71857	PRESCOTT	113
72130	PRIM	142
72376	PROCTOR	5
72672	PYATT	151
72131	QUITMAN	142
72951	RATCLIFF	152
72459	RAVENDEN	142
72460	RAVENDEN SPRINGS	142
72461	RECTOR	145
72132	REDFIELD	26
72133	REYDELL	146
72462	REYNO	145
71665	RISON	19
72377	RIVERVALE	143
72134	ROE	146
72756	ROGERS	301
72757	ROGERS	301
72758	ROGERS	301
72135	ROLAND	105
72136	ROMANCE	141
72137	ROSE BUD	152
72571	ROSIE	142
71858	ROSTON	113
72860	ROVER	152
71968	ROYAL	112
72952	RUDY	40
72139	RUSSELL	141
72801	RUSSELLVILLE	150
72802	RUSSELLVILLE	150
72811	RUSSELLVILLE	150
72812	RUSSELLVILLE	150
72822	RUSSELLVILLE?	150
72572	SAFFELL	142
72573	SAGE	142
72140	SAINT CHARLES	146
72464	SAINT FRANCIS	145
72675	SAINT JOE	151
72760	SAINT PAUL	151
72575	SALADO	142
72576	SALEM	142
71859	SARATOGA	112
72141	SCOTLAND	152
72142	SCOTT	103
72863	SCRANTON	152
72143	SEARCY	141
72145	SEARCY	141
72149	SEARCY	141
72465	SEDGWICK	142
72150	SHERIDAN	602
72152	SHERRILL	26
72120	SHERWOOD	104
72153	SHIRLEY	152
72577	SIDNEY	142
72761	SILAM SPRINGS	302
71969	SIMS	112
71762	SMACKOVER	111
72466	SMITHVILLE	142
72379	SNOW LAKE	146
72156	SOLGOHACHIA	152
71763	SPARKMAN	111
72762	SPRINGDALE	302
72764	SPRINGDALE	302
72765	SPRINGDALE	302
72766	SPRINGDALE	302
72157	SPRINGFIELD	152
71860	STAMPS	113
71667	STAR CITY	19
72467	STATE UNIVERSITY	143
71764	STEPHENS	111
71970	STORY	112
72469	STRAWBERRY	142
71765	STRONG	111

	72578	STURKIE	142
	72160	STUTTGART	146
	72865	SUBIACO	152
	72470	SUCCESS	145
	72579	SULPHUR ROCK	142
	72768	SULPHUR SPRINGS	301
	72769	SUMMERS	302
	72677	SUMMIT	151
	72164	SWEET HOME	21
	72471	SWIFTON	142
	71861	TAYLOR	113
	71854	TEXARKANA	113
	72165	THIDA	142
	71766	THORNTON	111
	72166	TICHNOR	146
	71670	TILLAR	19
	72679	TILLY	152
	72657	TIMBO	151
	72680	TIMBO	151
	72770	TONTITOWN	302
	72167	TRASKWOOD	601
	72472	TRUMANN	143
	72168	TUCKER	603
	72473	TUCKERMAN	142
	72581	TUMBLING SHOALS	142
	72169	TUPELO	142
	72383	TURNER	23
	72384	TURRELL	5
	72386	TYRONZA	143
	72170	ULM	146
	71971	UMPIRE	112
	72955	UNIONTOWN	40
	71768	URBANA	111
	72682	VALLEY SPRINGS	151
	72956	VAN BUREN	10
	72957	VAN BUREN	40
	71972	VANDERVOORT	112
	72387	VANNDALE	143
	72683	VENDOR	151
	72173	VILONIA	150
	72583	VIOLA	142
	72584	VIOLET HILL	142
	72389	WABASH	23
	72175	WABBASEKA	146
	72474	WALCOTT	145
	72475	WALDENBURG	143
	71770	WALDO	113
	72958	WALDRON	152
	72476	WALNUT RIDGE	145
	72176	WARD	146
	72478	WARM SPRINGS	145
	71671	WARREN	111
	71862	WASHINGTON	112
	71674	WATSON	19
	72479	WEINER	143
	72773	WESLEY	151
	72774	WEST FORK	302
	72390	WEST HELENA	23
	72301	WEST MEMPHIS	5
	72303	WEST MEMPHIS	5
	72178	WEST POINT	141
	72391	WEST RIDGE	143
	72685	WESTERN GROVE	151
	72392	WHEATLEY	22
	71772	WHELEN SPRINGS	111
	71602	WHITE HALL	26
	71612	WHITE HALL	26
	71973	WICKES	112
	72585	WIDEMAN	142
	72394	WIDENER	22
	72179	WILBURN	142
	72482	WILLIFORD	142
	71864	WILLISVILLE	113
	71675	WILMAR	19
	71676	WILMOT	19
	72395	WILSON	144
	71865	WILTON	112
	71677	WINCHESTER	19
	72959	WINSLOW	302
	71866	WINTHROP	112
	72587	WISEMAN	142
	72776	WITTER	151
	72686	WITTS SPRINGS	151
	72180	WOODSON	603
	72181	WOOSTER	150
	72182	WRIGHT	603
	72183	WRIGHTSVILLE	101
	72396	WYNNE	143
	72687	YELLVILLE	151

	71678	YORKTOWN	19
	71634		19
	71649		19
	71650		19
	72208		105
	71767		111
	71946		111
	71769		113
	72516		142
	72314		143
	72009		144
	72071		144
	72159		144
	72317		144
	72381		144
	72385		144
	72397		144
	72557		144
	72612		151
	72618		151
	72867		151
	71931		152
	72844		152





# Calculation of Overall Net Effect

Alfa Vision Insurance Corporation  
Data as of 05/30/08

	BI	PD	UMBI	UMBI	UMPD	PIP	ALIABILITY (exc PIP)	RENTAL	SPEC EQUIP	TOWING	COMP	COLL	ALI PHYS DAM.	OVERALL TOTAL
Territory	-0.9%	-1.4%	0.5%	0.5%	0.5%	-0.1%	-1.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	0.0%	-0.8%
Driver Class	1.8%	1.8%	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%	3.8%	0.1%	1.1%	1.5%
Model Year	-1.2%	-1.2%	0.0%	0.0%	0.0%	0.0%	-1.1%	0.0%	0.0%	0.0%	1.2%	-0.8%	-0.2%	-0.9%
Symbols	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.2%	2.2%	2.2%	0.5%
Renewal	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Points	3.5%	3.5%	0.0%	0.0%	0.0%	0.0%	3.3%	0.0%	0.0%	0.0%	3.5%	3.5%	3.5%	3.4%
Multicar/Transfer	-3.6%	-3.6%	0.0%	0.0%	0.0%	0.0%	-3.4%	0.0%	0.0%	0.0%	-3.6%	-3.6%	-3.5%	-3.4%
Term	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Relativity Change	-0.4%	-1.0%	0.5%	0.5%	0.5%	-0.1%	-0.6%	0.0%	0.0%	0.0%	7.1%	1.3%	2.9%	0.3%
Current Base Rate	\$132.00	\$120.00	\$30.00	\$26.00	\$29.00	\$139.00		\$33.00	\$48.00	\$7.00	\$72.00	\$159.00		
Proposed Base Rate	\$121.70	\$121.10	\$29.80	\$25.80	\$28.20	\$128.00		\$28.30	\$48.00	\$6.00	\$61.00	\$137.90		
Base Rate Change	-7.8%	0.9%	-0.7%	-0.8%	-2.8%	-7.9%	-3.6%	-14.2%	0.0%	-14.3%	-15.3%	-13.3%	-13.8%	-6.2%
Overall Effect	-8.2%	-0.1%	-0.2%	-0.3%	-2.3%	-8.0%	-4.1%	-14.2%	0.0%	-14.3%	-9.3%	-12.2%	-11.4%	-6.0%
Current Inforce Premium	\$4,073,198	\$3,809,145	\$198,478	\$55,327	\$173,364	\$79,777	\$8,309,512	\$25,515	\$969	\$4,367	\$787,899	\$2,051,326	\$2,870,076	\$11,259,365
% of Line of Business	49.0%	45.8%	2.4%	0.7%	2.1%	100.0%	100.0%	0.9%	0.0%	0.2%	27.5%	71.5%	100.0%	
% of Overall Total	36.2%	33.8%	1.8%	0.5%	1.5%	0.7%	73.8%	0.2%	0.0%	0.0%	7.0%	18.2%	25.5%	100.0%

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**Rule Number:** P 03  
**Rule Description:** Uprate Procedures

If we adjust (uprate) the premium at the time of original application processing, or if additional premiums result from endorsements, we will send an uprate notice to the insured explaining the reasons for the uprate. Any additional amounts due will be billed directly to the insured. Cancellation is based on equity, and the policy will cancel sooner than anticipated if these uprate amounts are not paid promptly. A cancellation notice will be sent no later than 10 days prior to the date on which the equity will be exhausted.

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**Rule Number:** UR 03  
**Rule Description:** Policy Terms

Six (6) and Twelve(12) month policy terms are available.

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**Rule Number:** UR 11  
**Rule Description:** Students

Students are acceptable provided they attend school (and the vehicle is garaged) in Arkansas for the entire policy period.

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**Rule Number:** RI 02  
**Rule Description:** Model Year

Use the model year assigned by the manufacturer.

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**Rule Number:** B 07  
**Rule Description:** Third Party Checks

We accept third-party checks. Simply endorse the back of the check and forward it to us.

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## Exhibit 4: Calculation of Overall Net Effect

PAGE 119



## Exhibit 1: Proposed Rules

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